



CITY COUNCIL

Work Session

***Work Session
Penn Room***

***Monday, October 20, 2008
7:00 P.M.***

- I. Call To Order** 7:00 p.m.
- II. Managing Directors Report** 7:05 p.m.
- III. Control Pay (P. Kospiah Commerce Bank)**
- IV. Memo of Understanding - WWTP**
- V. 2009 Budget**
 - 1. Reorganization – Codes to Police
 - 2. Fee-Fines adjustments (Maximus suggestions)
 - 3. RAWA – RPA revenue
 - 4. Savings related to Management Salary Freeze
 - 5. Operational reductions
 - Programs or services
 - Staff reductions
- V. 2009 CDBG Action Plan & Consolidated Plan** 7:45 p.m.

VI. Issues requiring follow-up

- Copy of the survey results from the Gang Prevention Steering Committee
- Budget projection for Per Capita revenue is lower than that in 2008 budget – provide explanation
- Budget projection for Business Licenses revenue is lower than that in 2008 Budget – provide explanation
- Budget Projection for Zoning Permits revenue is slightly higher than that in 2008 – provide explanation
- Budget projection for Housing Permits revenue is lower than that in 2008- provide explanation
- Budget projection for PILOT revenue is $\frac{1}{2}$ of that in 2008 – provide explanation
- Recreation (Daycamp and Activities) revenue is eliminated in the 2009 budget – provide explanation
- Report on revenues/expenses for Pagoda Coffee House

2009 Budget Calendar

- **May 2009*** – Budget Summit: initial review of financial situation and general outline of goals and objectives.
- **June 2009*** – Budget Summit Policy Issues: In depth review of goals and objectives discussed during May summit. 2009 goals and objectives will be agreed to by the summits conclusion.
- **June 30** – All Departments will submit descriptions of Goals and services provided on or before Monday, June 30th. Notice of this deadline will be provided to all Departments immediately following the May Budget Summit.
- **June 30 -July 15** – Administrative review of Department Budgets
- **July 15** – Submission of detailed Department Budgets
- **July 21** – Presentation of compiled departmental requests to City Council
- **July 22** - Budget Sub-committee begins review of Draft General Fund Budget.
- **August 1** – Initiation of joint review of General Fund Budget requests (Administration and Council Budget Sub-Committee)
- **September 2** –Discussion of Draft Budget at Special Finance Committee Meeting and submission of tax and fee ordinances.
- **September** – Provide City Council with information on upcoming bond, swap, refinancing issues that need to be approved by the end of the year.
- **October 1** – Formal presentation of 2009 Budget (General Fund and CIP) to Council & Introduction of Budget Ordinances at Special Meetings; Introduction of Fee and Tax Ordinances and Full Time Position Ordinance.
- **October 1** - Advertisement of General Fund and CIP Budget (Note: Figures to City Clerk by Monday Sept. 22 to allow preparation of the advertisements).
- **Monday, October 20th** 5:00 p.m. in Council Chambers - Capital Budget Public Hearing
- **Tuesday, October 21st** 5:00 p.m. in Council Chambers – General Fund Budget Public Hearing

- **October - November 10** – Special Meeting (if necessary) for the Introduction of Budget Amendments.
- **November 10** – Last day to Introduce Budget Amendments at Regular Meeting
- **November 24** – Adoption of General Fund Budget, CIP Budget, and any Tax and Fee Ordinances

*Exact dates will be provided by the City Clerk.

** Please note that this version revises the memo of understanding with the suggested revisions of the Administration.

Bold – sections the Administration would like to be added.

~~Strikethrough~~ – sections the Administration would like to be removed.

**MEMORANDUM OF UNDERSTANDING
WASTE WATER TREATMENT PLANT AND
CONSENT DECREE**

This Memorandum of Understanding entered into this _____ day of _____, 2008, by and between the City of Reading Administration and the City of Reading City Council.

WITNESSETH:

WHEREAS, the Council of the City of Reading and the Administration of the City of Reading have a shared responsibility to insure compliance with the Consent Decree (include specific title of consent decree)

WHEREAS, the Council of the City of Reading and the Administration of the City of Reading acknowledge that failure to comply with the timetable for waste water treatment plant rebuilding as specified in the Consent Decree will result in the Federal Court imposing financial penalties on the City;

NOW THEREFORE, in consideration of the mutual agreements contained in this Memorandum of Understanding, the Council of the City of Reading and the Administration of the City of Reading in order to comply with all stipulations contained in the Consent Decree, agree to the following:

Responsibilities of Administration

1. That the Administration will establish a timeline for compliance which includes both construction and financing components and will review these timelines on a monthly basis with City Council during Public Works meetings and if requested with City Council during the Committee of the Whole meeting;

2. That the Administration will provide City Council with a written copy of each Request for Proposal to be issued in respect to Consent Degree no less than two weeks before issuance;
3. That the Administration, at the time of the issuance of the Request for Proposal, will provide a written description of the Request for Proposal review process. This description will include members of the Review Committee for each Request for Proposal, the rationale for the selection of members, timelines for review, legal restrictions of disclosure of Request of Proposal content, and criteria for selection of successful bidder;
4. That the Administration will notify City Council of proposals received for each Request for Proposal and update City Council of the status of the review process;
5. That the Administration will present recommendations for the successful bidder for each Request for Proposal. This recommendation will include a briefing on the selected vendor, rationale for selection and any legal requirements that impact on the recommendation;
6. That the Administration will respond to all questions/concerns from City Council at the meeting the questions are being addressed and if not possible to respond at the meeting, provide a response to the question within the next five business days to the City Clerk to disseminate to all City Council members;
7. **That during the process of solicitation and selection for professional services, all external communication is to be accomplished via the City Purchasing Coordinator or another designee of the Finance Director from**

the development phase of the Request for Proposal through and including the contract award by City Council. All internal communication during this time is to remain confidential to those directly involved with the solicitation and selection process.

Responsibilities of City Council

1. **That** upon a review of the construction and financing timelines, Request for Proposal content, and/or bidding processes, City Council will provide written questions ~~within one week~~ of meeting presentation. If the questions and/or feedback are requested following the meeting, these questions should be directed through the City Clerk and disseminated to all City Council members;
2. **That, if allowed by the Administrative Code, a City Council member appointed by** ~~Authorizing the President of Council to designate~~ **will be designated as an ad hoc member** ~~Council representative on each RFP Review Committee for the WWTP Project~~ **Consent Decree**. This ~~designated~~ Council member will attend all RFP review meetings and have all rights of a committee member, **including voting rights**; however, will not have voting privileges for **City Council's** award of contract **and** ~~The designee~~ will be bound by all confidentiality standards required of all committee members regarding disclosure of bidding documents; ~~The designated Council member must provide a report back to the body of Council at either their Committee of the Whole meeting or at the Public Works Committee meeting.~~
3. **That during the process of solicitation and selection for professional services, all external communication is to be accomplished via the City**

Pruchasing Coordinator, or another designee of the Finance Director, from the development phase of the Request for Proposal through and including the contract award by City Council. All internal communication during this time is to remain confidential to those directly involved with the solicitation and selection process;

- 4. That City Council shall act upon contract awards, proposal awards, and actions related to the Consent Decree within thirty (30) calendar days of notification and submission by the Administration;**
- 5. That when City Council desires additional information from a consultant or contractor on the project team, City Council shall submit a formal request to the Administration providing at least two week notice and detailing the specific questions and/or topics to be addressed;**
- 6. That City Council recognizes and acknowledges that the Administration is responsible for working directly with the project team and is responsible for all communication with regulators, consultants, and contractors on behalf of the City of Reading;**
- ~~7. Authorizing City Council to create a Citizen Oversight Committee of no less than five (5) or more than seven (7) members to be appointed by City Council to serve for the duration of the waste water treatment plant project and consent decree.~~

CITY OF READING ADMINISTRATION

By: _____
Thomas M. McMahon, Mayor

CITY OF READING CITY COUNCIL

By: _____
Vaughn Spencer, Council President

Attest:

By: _____
Linda Kelleher, City Clerk

** Please note that this version revises the memo of understanding with the suggested revisions of the Administration.

Bold – sections the Administration would like to be added.

~~Strikethrough~~ – sections the Administration would like to be removed.

| <u>CDBG activities</u> | | <u>2007</u> | <u>2008</u> | <u>not drawn</u> <u>(08/06/08)</u> | <u>2009 req</u> | <u>2009 AP</u> | <u>differ</u> | <u>%</u> |
|---------------------------------------|-------------------------------|-------------|-------------|---------------------------------------|--------------------|--------------------|---------------|----------|
| 3rd & Spring Sts. Playground | | | \$89,000 | \$89,000 | | | | |
| Abe Lincoln Hotel 108 payment | CDBG payment to HUD | \$260,000 | \$216,000 | \$216,000 | \$216,000 | \$216,000 | \$0 | 0% |
| Adopt-A-Tree | | | \$20,000 | \$20,000 | | | | |
| Baer Park | | | \$230,000 | \$230,000 | | | | |
| CDBG Admin. (20% cap) | | \$600,000 | \$600,000 | ? | \$600,000 | \$600,000 | \$0 | 0% |
| Centre Park Bldg Façade | | \$100,000 | | \$6,397 | | | | |
| City Park | Phase III | \$392,000 | \$100,000 | \$469,735 | \$354,500 | \$354,500 | \$0 | 0% |
| Code Enforcement | | \$336,000 | \$350,000 | \$261,758 | \$350,000 | \$350,000 | \$0 | 0% |
| Commercial Façade (slum blight) | | | \$100,000 | \$100,000 | \$100,000 | \$0 | (\$100,000) | -100% |
| Commercial Façade (low mod) | | \$20,000 | | \$20,000 | | | | |
| Community First Fund | L/M only & <6 person business | | | | \$50,000 | \$0 | (\$50,000) | -100% |
| 529 Court Street Façade (slum blight) | | \$20,000 | | \$20,000 | | | | |
| De-conversions - OCR Inc. | | | | \$276,277 | \$0 | \$0 | \$0 | #DIV/0! |
| Emergency Demos | | \$509,000 | \$500,000 | \$395,000 | \$500,000 | \$500,000 | \$0 | 0% |
| Essick Playground | | | \$48,500 | \$48,500 | | | | |
| Fire Engine 1 | received | \$475,000 | | \$462 | | | | |
| Fire Engine 3 | received | \$475,000 | | \$462 | | | | |
| Fire Engine 11 | received | \$475,000 | | \$4,944 | | | | |
| Fire Engine 13 | received | \$475,000 | | \$4,944 | | | | |
| Fire Ladder 3 | truck ordered | | \$850,000 | \$7,994 | | | | |
| Habitat public improvements | | | \$50,000 | \$50,000 | | | | |
| Handicap Ramps | | | \$47,000 | \$47,000 | \$182,500 | \$182,500 | \$0 | 0% |
| Hamden Park | | | \$165,000 | \$165,000 | | | | |
| Hillside Playground | | | \$285,000 | \$285,000 | | | | |
| Liberty Façade | | \$100,000 | | \$100,000 | | | | |
| Litter Baskets | baskets ordered | | \$99,960 | \$99,960 | | | | |
| Major System Rehab - NHS | | \$180,000 | \$46,000 | \$100,000 | \$75,000 | \$75,000 | \$0 | 0% |
| NHS home ownership assistance | | \$375,000 | \$100,000 | \$100,000 | \$50,000 | \$50,000 | \$0 | 0% |
| Northmont Playground | | | | | \$100,000 | \$100,000 | \$0 | 0% |
| Olivet / PAL Bldg. Façade | | \$100,000 | | \$100,000 | | | | |
| Orange & Cherry Sts. Playground | | | \$82,000 | \$82,000 | | | | |
| Re-Lighting (street lights) | | \$450,000 | | \$349,525 | | | | |
| Residential Façade (slum blight) | | \$60,000 | \$40,000 | \$66,000 | \$60,000 | \$50,350 | (\$9,650) | -16% |
| CDBG activities total | | | | | \$2,638,000 | \$2,478,350 | | |

| | | | | | | | | |
|--------------------------|-----------------------------|-------------|-------------|---------------------|-----------------|----------------|---------------|----------|
| CDBG PS \$556,650 | 15% of (09 EN + prev yr PI) | <u>2007</u> | <u>2008</u> | <u>est not drwn</u> | <u>2009 req</u> | <u>2009 AP</u> | <u>differ</u> | <u>%</u> |
|--------------------------|-----------------------------|-------------|-------------|---------------------|-----------------|----------------|---------------|----------|

| PI \$711,000 07/17/08 | | (08/06/08) | | | | | | |
|------------------------------|------------------------|------------|-----------|-----------|------------------|------------------|-------------|-------|
| CARE | | \$20,000 | | \$17,775 | | | | |
| Community Policing | | \$375,000 | \$329,000 | \$277,645 | \$357,900 | \$357,900 | \$0 | 0% |
| Human Relations | | | | | \$23,800 | \$23,800 | \$0 | 0% |
| Millmont RAFT | | \$25,000 | \$15,000 | \$15,000 | \$18,000 | \$18,000 | \$0 | 0% |
| Literacy Council | | | | | \$44,260 | \$0 | (\$44,260) | -100% |
| NHS education | eligible ? fundable ? | | | | \$50,000 | \$0 | (\$50,000) | -100% |
| Olivet's southeast | | \$58,000 | \$35,000 | \$22,444 | \$85,300 | \$85,300 | \$0 | 0% |
| Community Organizers OND/RBI | need joint application | \$154,376 | \$30,000 | \$19,494 | \$117,000 | \$15,650 | (\$101,350) | -87% |
| Recreation NEAR | | \$80,000 | \$35,000 | \$35,000 | \$15,000 | \$15,000 | \$0 | 0% |
| activity delivery | \$1000 per activity | \$6,000 | \$6,000 | \$6,000 | \$6,000 | \$6,000 | \$0 | 0% |
| CDBG PS total | | | | | \$717,260 | \$521,650 | | |

| | |
|------------------------------------|--------------------------------------|
| CDBG activities | \$2,478,350 |
| CDBG public services | \$521,650 |
| FFY2009 CDBG Total (EN est) | \$3,000,000 & 2009 income |

| | |
|--------------------------------------|-----------|
| \$655,000 slum and blight cap | |
| 2009 Emergency Demolitions | \$500,000 |
| Commercial Façade | \$0 |
| Residential Façade | \$15,000 |

| | |
|----------------------------|---------------------------------|
| 2006 and prior CDBG | not spent as of 07/17/08 |
| 2005 CDBG Admin | \$61,393 |
| 2006 CDBG Admin | \$137,592 |
| Brookline Playground | \$1,858 |
| ED drawdown error | \$600,000 to CDBG LOC ? |

| | |
|--|------------------|
| Sect 108 loan pay. (exc. Lincoln) | |
| Buttonwood Gateway | ? |
| Goggle Works | \$241,326 |
| Hydrojet | ? |
| KVP | \$150,928 |
| Readings Future | \$163,368 |
| Sun Rich | ? |
| Total Section 108 payments to HUD | \$555,622 |

| | | | | | | |
|---|--------------------|--------------------|------------------------|-----------------------|----------------------|-----------------|
| FFY 2009 HOME EN est. <u>\$950,000</u> | <u>2007</u> | <u>2008</u> | <u>2009 req</u> | <u>2009 AP</u> | <u>differ</u> | <u>%</u> |
|---|--------------------|--------------------|------------------------|-----------------------|----------------------|-----------------|

| | | | | | | | |
|---------------------------------------|------------------------------|-------------|-----------|-----------|------------------|------------|-------|
| Habitat for Humanity | | | | \$90,000 | \$90,000 | \$0 | 0% |
| HOME Admin. (10% cap) | | \$99,000 | \$95,000 | \$95,000 | \$95,000 | \$0 | 0% |
| NHS CHDO Admin | | | | \$42,000 | \$0 | (\$42,000) | -100% |
| NHS CHDO Set Aside | | \$150,000 | \$150,000 | \$142,500 | \$142,500 | \$0 | 0% |
| OCR Inc. | \$8,500 developer fee / unit | \$630,000 | \$580,000 | \$580,000 | \$572,500 | (\$7,500) | -1% |
| Act delivery - "one" Rehab Specialist | salary and benefits | \$120,000 | \$125,000 | \$50,000 | \$50,000 | \$0 | 0% |
| 2nd & Wash Sts Apts BHP CHDO | | \$1,000,000 | | | | | |
| HOME total | | | | \$999,500 | \$950,000 | | |

| FFY2009 ESG EN est. <u>\$135,000</u> | | <u>2007</u> | <u>2008</u> | <u>2009 req</u> | <u>2009 AP</u> | <u>differ</u> | <u>%</u> |
|---|---------------|--------------------|--------------------|------------------------|-----------------------|----------------------|-----------------|
| ESG Admin. (5% cap) | | \$6,750 | \$6,750 | \$6,750 | \$6,750 | \$0 | 0% |
| OH / RBES | | \$112,198 | \$128,250 | \$237,870 | \$128,250 | (\$109,620) | -46% |
| BCAP | BCCD may fund | \$0 | \$0 | \$30,000 | \$0 | (\$30,000) | -100% |
| BWIC | BCCD may fund | \$68,000 | \$0 | \$70,000 | \$0 | (\$70,000) | -100% |
| Easy Does It | BCCD may fund | \$0 | \$0 | \$20,000 | \$0 | (\$20,000) | -100% |
| Family Promise | BCCD may fund | \$0 | \$0 | \$25,000 | \$0 | (\$25,000) | -100% |
| Mary's Shelter | BCCD may fund | \$0 | \$0 | \$50,000 | \$0 | (\$50,000) | -100% |
| ESG total | | | | \$439,620 | \$135,000 | | |

TO:

CITY COUNCIL

FROM: RYAN HOTTENSTEIN, MANAGING DIRECTOR



AGENDA MEMO CC:

THOMAS MCMAHON,
MAYOR

COMMUNITY DEVELOPMENT

MEETING DATE:

NOVEMBER 10, 2008

AGENDA MEMO DATE:

_____, 2008
REQUESTED ACTION:

To approve submission of the FFY2009 (35th year - January 1, 2009 to December 31, 2009) Action Plan and the FFY2009 to FFY2013 Consolidated Plan (35th to 39th years - January 1, 2009 to December 31, 2013) to the U.S. Department of Housing and Urban Development (HUD).

CD is asking City Council to pass the resolution at the **November 10, 2008** City Council meeting.

BACKGROUND: For the fiscal year beginning on January 1, 2009 and ending December 31, 2009 the City of Reading anticipates receiving approximately \$3,000,000 CDBG, \$950,000 HOME, and \$135,000 ESG funds from HUD. HUD requires the City to expend those funds in accordance with federal regulations and City policy as detailed in both a five-year Consolidated Plan and a one-year Action Plan. The Consolidated Plan period runs from January 1, 2009 to December 31, 2013. The Action Plan is the annual budget explaining how the administration intends to spend HUD funds and demonstrate how those expenditures conform to HUD regulations. The plans must be submitted to HUD for review and approval at least forty-five (45) days prior to the beginning of each fiscal year. CD develops the plans based upon requests from City Departments and the general public. CD reviews the requests to determine compatibility with HUD regulations, the Consolidated Plan, and City policy. The plans are advertised and made available for public review and comment for a period of thirty (30) days. CD will present the plans in a formal public hearing in the form of a televised broadcast on BCTV. Upon approval by Council, the plans will be sent to HUD for their review and approval.

Also, the existing Citizen Participation Plan will be amended. The amendment removes the statement that an amendment will be made to the approved plan if funding resources for a program activity change by more than forty percent (40%). All other terms and conditions of the existing Citizen Participation Plan will remain the same.

BUDGETARY IMPACT: None.

PREVIOUS ACTION: None.

SUBSEQUENT ACTION: If approved by Council, the FFY2009 (35th year - January 1, 2009 to December 31, 2009) one year Action Plan and the FFY 2009 to FFY2013 five year Consolidated Plan (35th to 39th years - January 1, 2009 to December 31, 2013) will be submitted to HUD on November 14, 2008 for their review and approval.

RECOMMENDED BY: Managing Director and Mayor.

RECOMMENDED MOTION: To approve/deny a Council Resolution authorizing submission of the FFY2009 Action Plan and the FFY 2009 to FFY2013 five year Consolidated Plan to HUD.

RESOLUTION No. _____

**RESOLUTION OF THE COUNCIL OF THE CITY OF READING AUTHORIZING SUBMISSION OF THE
FFY2009 ACTION PLAN AND THE FFY 2009 TO FFY2013 FIVE YEAR CONSOLIDATED PLAN
TO THE UNITED STATES DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT**

WHEREAS, under 24 CFR Part 91, the U.S. Department of Housing and Urban Development (HUD) outlines the consolidated submissions for community planning and development programs which will serve as: (1) a planning document for the City that builds on a participatory process at the grass roots level, (2) an application for federal funds under HUD's formula grant program, (3) a strategy to be followed in carrying out HUD programs, and (4) an Action Plan that provides a basis for assessing performance;

WHEREAS, the FFY2009 to FFY2013 five year Consolidated Plan (35th to 39th years - January 1, 2009 to December 31, 2013) specifies activities the City will undertake to address priority needs and local objectives using formula grant funds and program income the City expects to receive during a five year period;

WHEREAS, the FFY2009 (35th CD year January 1, 2009 to December 31, 2009) Action Plan specifies activities the City will undertake to address priority needs and local objectives using formula grant funds and program income the City expects to receive during the program year;

WHEREAS, the proposed Citizen Participation Plan amendment removes the statement that an amendment will be made to the approved plan if funding resources for a program activity change by more than forty percent (40%). All other terms and conditions of the existing Citizen Participation Plan will remain the same.

NOW, THEREFORE BE IT RESOLVED BY THE COUNCIL OF THE CITY OF READING THAT:

The FFY2009 (35th year January 1, 2009 to December 31, 2009) Action Plan, the FFY2009 to FFY2013 five year Consolidated Plan (35th to 39th years - January 1, 2009 to December 31, 2013), and the Citizen Participation Plan amendment are hereby approved.

The Mayor, on behalf of the City of Reading, is authorized and directed to file the application for financial assistance to carry out the housing and community development activities outlined in the plans; and to execute the necessary certifications in connection with the plans and provide such additional information as may be required.

PASSED COUNCIL _____, 2008

PRESIDENT OF COUNCIL

ATTEST:

CITY CLERK

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5 Year Strategic Plan

This document includes Narrative Responses to specific questions that grantees of the Community Development Block Grant, HOME Investment Partnership, Housing Opportunities for People with AIDS and Emergency Shelter Grants Programs must respond to in order to be compliant with the Consolidated Planning Regulations.

GENERAL

Executive Summary

The Executive Summary is required. Include the objectives and outcomes identified in the plan and an evaluation of past performance.

5 Year Strategic Plan Executive Summary:

Berks County and the City of Reading, Pennsylvania have prepared a joint Five Year Strategic Plan in order to strategically implement federal programs that fund housing and community and economic development activities within the whole community. Recognizing the need for more efficiency and the effectiveness of the various HUD and non-HUD programs that the City of Reading and the County of Berks utilize, both entitlements have undertaken an effort to increase cooperation between the two community development offices. This cooperation focuses on the sharing of administrative duties, pooling resources and joint decision making.

Through a collaborative planning process, involving a broad range of public and private agencies, the County and the City have developed a single, consolidated planning and application document for the use of federal entitlement funds available through the Community Development Block Grant (CDBG) Program and the HOME Investment Partnerships Program. Berks County will submit this 5 Year Strategic Plan to the U.S. Department of Housing and Urban Development (HUD).

The Five Year CP will serve the following functions.

- A planning document that enables the County and City to view its HUD funding, not in isolation, but as one tool in a comprehensive strategy to address housing, community development, and economic development needs.
- An application for CDBG, HOME and ESG Programs funds.
- A strategy document to be followed in carrying out HUD programs.
- An action plan that provides a basis for assessing performance in carrying out use of CDBG, HOME and ESG Program funds.

Part I - Needs, Strategies and Goals

The federal funds made available to each the City and County through the Community Development Block Grant (CDBG), HOME Investment Partnership Program (HOME) and Emergency Shelter Grant (ESG) Program will be used over the next five years to address the needs outlined in the Strategic Plan. The three overarching objectives guiding the proposed activities are:

- Providing Decent Affordable Housing
- Creating Suitable Living Environments
- Creating Economic Opportunities

Outcomes show how programs and activities benefit a community or the people served. The three outcomes that will illustrate the benefits of each activity funded by the CDBG program are:

- Improve Availability/Accessibility
- Improve Affordability
- Improve Sustainability

All future activities funded in the next five years will support at least one objective and one outcome.

The framework for realizing the objective and outcomes include the following goals:

- provision of decent, affordable housing
- increase homeownership
- provision of a suitable living environment
- expansion of economic opportunities
- support County-wide efforts to end homelessness

The following are the goals for housing, community development, homeless and special needs, and public and assisted housing:

Housing Needs

Retain existing housing stock — provide rehabilitation assistance for both owner and renter occupied housing. In Reading, stabilize housing through concentrated code enforcement in targeted areas.

Development of additional affordable housing — support development of housing by private investment and non-profit organizations.

Development of rental housing — utilize CHDO's and nonprofit organizations develop housing facilities for special needs and very low income and low income renters.

Support Homebuyer's assistance — provide down payment and closing cost assistance for low and moderate-income homebuyers.

Community Development Needs

Public facilities/infrastructure improvements — leverage local funding for facilities for youth, downtown business districts, sidewalk, street, water, sewer and drainage improvements.

Public services — continue to support a wide range of public services.

Homeless and Special Needs

Housing facilities — Assist private, non-profit developers leverage other public and private funding to develop permanent supportive housing.

Public and Assisted Housing Needs

Rent subsidized units – Support the Public Housing Authorities in the expansion of the Section 8 Voucher program

Modernization of existing units – continue to support the use of Capital Funds and Public Housing Modernization funds to maintain and modernize the public Housing stock.

Resident Services - Support resident services to encourage independent living

To address these goals, specific objectives have been established:

➤ **Provision of Decent Affordable Housing:**

Retention of housing -
BERKS COUNTY

- Assist _____ lower income households through FY 2013 through housing rehabilitation programs.
- Assist _____ rental units that are affordable to lower income households with rehabilitation of the units.

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- Assist _____ lower income households through FY 2013 through housing rehabilitation programs.

Assist _____ rental units that are affordable to lower income households with rehabilitation of the units

Development of affordable housing — utilize CHDO's and nonprofit organizations to develop housing facilities for the very low income and low income renters and low to moderate income homebuyers.

BERKS COUNTY

- Assist development of _____ rental units that are affordable to lower income households
- Assist in the development of _____ owner occupied housing units.

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- Assist development of _____ rental units that are affordable to senior citizens and persons with disabilities lower income households
- Assist in the development of _____ owner occupied housing units.

Increase housing facilities and services — Assist private non-profit developers leverage other public and private funding to develop ____ units of permanent supportive housing for persons who are homeless and/or have special needs.

➤ Increase Homeownership:

Homebuyer's assistance — down payment and closing cost assistance for low and moderate-income homebuyers.

BERKS COUNTY

- Assist ____ lower income households to achieve homeownership through provision of closing costs and downpayment assistance.

CITY OF READING

- Assist ____ lower income households to achieve homeownership through provision of closing costs and downpayment assistance.

➤ Provision of a suitable living environment:

The non-housing community development priorities for 2009-2013

Assistance will be provided to local municipalities to address:

- Public Facilities and Infrastructure
- Downtown revitalization
- Clearance and Demolition
- Sanitary sewer improvements
- Stormwater collection improvements
- Water improvements
- Sidewalk improvements, including handicap accessibility
- Street improvements
- Rail improvements

Public Services

- Crime Prevention
- Youth programs
- Eldercare needs
- Homeless services

➤ Expansion of Economic Opportunity:

Promote Economic Development through:

Business assistance to create and retain jobs

Development of Industrial and Commercial sites
Façade improvements/downtown revitalization

➤ Support County-wide efforts to end chronic homelessness

Support efforts to address:

- A. Homelessness prevention.
- B. Outreach/Assessment
- C. Emergency services
- D. Transitional Housing
- E. Permanent Supportive Housing

The priority needs outlined in the Continuum of Care strategy place high priority on Transitional housing for individuals and Permanent Supportive Housing for Families and Individuals.

Part II The Planning Process

The development of the 2009 – 2013 Strategic Plan is built upon a number of other studies, plans and reports that been prepared over the past year, including:

- County-wide Needs Assessment 2007/2008
- United Way Community Issues and Outcomes 2008-2011
- Berks County Comprehensive Plan 2020
- City of Reading Comprehensive Plan 2000
- Berks Coalition to End Homelessness: Plan to End Chronic Homelessness
- Berks County Continuum of Care application

Additionally, the County engaged a consulting firm, Mullin and Lonergan Associates, Inc. to assist in the preparation of the plan. The consultants have interviewed representatives of a wide range of organizations. Input was sought from local municipalities and two public hearings were held. The local municipalities were notified of the public hearings and an announcement was made in the Reading Eagle.

Strategic Plan

HUD provides specific questions or issues to address in each section. In this section, the explanation is about the process for the Strategic Plan: Due every three, four, or five years (length of period is at the grantee's discretion) no less than 45 days prior to the start of the grantee's program year start date. HUD does not accept plans between August 15 and November 15.

Vision:

Berks County will take full advantage of its rich economic, environmental and cultural diversity and its technological strength to become one of the most dynamic counties in the Commonwealth and nation. It will sustain its 20th Century industry and at the same time build its future economic strength as part of the nation's 21st Century information society, drawing thoughtfully and selectively upon the surge of economic activity moving into Berks County along the Route 422 and possible future light rail corridors from the Philadelphia metro region, along the Interstate 78 corridor from the Berks Valley and the New York/New Jersey metro region, and along the Interstate 83 and Route 222 corridor from Lancaster County and the Baltimore/Washington metro region.

Berks County will protect its rich agricultural land and open spaces from suburbanization, expand its parks and trail systems and promote the settlement of its burgeoning 21st Century population in a redesigned Reading and in boroughs and townships planned to emphasize higher density, more intimate walking-biking friendly living.

Berks County will recognize and celebrate the diversity of its population, a continuity of multi-ethnic and multi-cultural history that began with native Americans, then English and German settlers, followed by arrivals from Africa and then from Eastern and Southern Europe, and now people from Asia and Latin America, drawing from the grit and determination of all these people the energy and innovation needed to create a vibrant 21st Century county.

Berks County will transform itself into an information age county, continuing to expand its use of the new technology to link the county's economic, educational and social institutions and continuing to emphasize its already recognized policy of cooperation among municipal and county government agencies, to create a highly interactive county environment that serves all of its citizens more rapidly and more fully.

General Questions

1. Describe the geographic areas of the jurisdiction (including areas of low income families and/or racial/minority concentration) in which assistance will be directed.
2. Describe the basis for allocating investments geographically within the jurisdiction (or within the EMSA for HOPWA) (91.215(a)(1)) and the basis for assigning the priority (including the relative priority, where required) given to each category of priority needs (91.215(a)(2)). Where appropriate, the jurisdiction should estimate the percentage of funds the jurisdiction plans to dedicate to target areas.
3. Identify any obstacles to meeting underserved needs (91.215(a)(3)).

5 Year Strategic Plan General Questions response:

1. Description of the geographic area:

Berks County is an urban area of 373,638 persons (2000 Census), situated in southeastern Pennsylvania. The county seat, located in the city of Reading, is 56 miles northwest of Philadelphia and the Delaware Valley region, which is one of the leading industrial and trade complexes in the nation. Schuylkill County borders the County on the north, on the west by Lebanon and Lancaster Counties, on the east by Berks County, and on the south by Chester and Montgomery Counties. Despite its closeness to the Philadelphia metropolitan area, it is considered part of Pennsylvania's Dutch Country. (SOURCE: Berks County Pennsylvania, Economic Resource Profile). Through numerous federal and state highways and turnpikes, the County is linked to other major cities such as New York (125 miles) and Baltimore (97 miles). The County is a diamond shaped area of 864 square miles. Sections of the Blue and South Mountains, two ridges of the Appalachian Mountain chain, form its northern and southern boundaries with elevations averaging about 640 feet above sea level. The Schuylkill River and several of its main tributaries drain almost the entire county.

Berks is a county rich in history, scenic and natural resources. These assets are a result of the diverse physiographic regions that are present in the county, including the Blue Mountain and Great Valley regions of the Valley & Ridge Province, the Reading Prong region of the New England Province, and the Triassic Lowland of the Piedmont Province. The four regions support a variety of topography, soils, vegetation, wildlife, water resources, and scenery.

The Blue Mountain forms the northern boundary of the County. It was a barrier to migration during the pioneer settlement of the State, as well as the limit of the earliest surveys northwestwardly from Philadelphia. Within the County to this day, it is pierced only at Schuylkill Gap, above Hamburg, and is crossed by four other roads. The South Mountain ridge reaches elevations between 800 and 1200 feet above sea level and enters the County from the west, south of Route 422, and extends in two directions through Berks County. One ridge extends southeast along the south side of the Schuylkill River. The primary ridge encircles Reading and then extends northeast into Berks County, forming the Reading Prong. North and west of Boyertown, this range has a width of 12-18 miles and reaches elevations between 800 and 1200 feet above sea level. Extending the entire width of the County between the Blue and

South Mountains is a section of the Great Valley. A limestone section of the Great Valley is predominantly rolling farmland, containing rich agricultural soil with elevations of 200–500 feet above sea level. The shale section of the Great Valley, occupying higher elevations between 400–800 feet above sea level, is located next to the Blue Mountain. The Piedmont Lowlands are located in the southernmost part of the County and are composed of lower mountains and rolling hills.

The Great Valley does not form the main drainage channel, but is crossed at a right angle by the Schuylkill River on its way to the Delaware River. Numerous smaller valleys are associated with the Schuylkill River and its tributaries. The Northeastern portion of the County drain into the Berks River and eventually the Delaware River, while tiny portions of southwestern and extreme western Berks drain into the Susquehanna River Basin.

History

At the start of the Eighteenth Century, the mild climate, fertile soil, and the Schuylkill River combined to attract European immigrants to Berks County. The area was originally settled by Swedes in 1701, followed by Germans, English, Welsh, and French Huguenots. Most of the County's eastern section was settled by people migrating inland from the Philadelphia area. In 1752, Berks County was incorporated from parts of Lancaster, Chester, and Philadelphia Counties. In 1772, Berks gave up territory for the formation of Northumberland County, and again in 1811, for the formation of Schuylkill County. Berks County was named for Berkshire, England, home of William Penn's family. Likewise, Reading was named after the main town in Berkshire, England. In 1790, the first federal census of the county reported 30,189 residents, 22,345 of whom were of German descent. Reading Town, the only sizeable settlement, had 2,225 residents.

Reading's early growth was largely influenced by the Schuylkill River, which made navigation of flat-bottom boats possible to carry products, mainly agricultural to the markets of Philadelphia, and later by the County's early lead in steam railroad growth. Reading's industrial complex attracted a considerable amount of immigrant labor during the late 19th and early 20th centuries, an era of great industrial growth for Berks County. At one time, it was the largest manufacturer of full-fashioned hosiery in the world.

Since 1900, the County's population has more than doubled, with concentrated development in the City, its urban area, and the larger rural boroughs. In 1951, Berks County became a third class county. Recently, with increased mobility and changes in land utilization, a development pattern reflects continued suburban growth outward from Reading, as well as development in rural land beyond the suburban areas in the direction of Philadelphia, Allentown, and Lancaster. Growth trends in the past several decades indicate that the County should continue to grow at a moderate rate. It is the County's goal to promote a more consolidated development pattern instead of the scattered pattern currently occurring. New growth is encouraged to occur within natural service areas of existing and proposed public water and sewer systems, where higher densities and greater variety can be provided.

Today, the City of Reading is still the County's largest municipality, with a population of 81,207 (2000 Census). Other municipalities include 29 boroughs, and 44 townships. In the past few years several consolidations of municipalities have occurred. The boroughs of Wyomissing Hills, Temple and West Lawn have merged into Wyomissing Borough, Muhlenberg Township and Spring Township, respectively.

About half of the boroughs in the County lie within the Reading Urbanized area, and the balance serve as trading or manufacturing centers in all sections of the County.

Population

Overall, the population of Berks County increased between 1950 and 2000.

Table 1

Total Population

| | City of Reading | | | Berks County outside City | | Pennsylvania | |
|------|-----------------|----------|------------------|---------------------------|----------|--------------|----------|
| | Population | % Change | % of County Pop. | Population | % Change | Population | % Change |
| 1950 | 109,320 | | 42.7 | 146,420 | | 10,498,012 | |
| 1960 | 98,177 | -10.2 | 35.6 | 177,237 | 21 | 11,319,366 | 7.8 |
| 1970 | 87,643 | -10.7 | 29.6 | 208,739 | 17.8 | 11,793,909 | 4.1 |
| 1980 | 78,686 | -10.2 | 25.2 | 233,823 | 12 | 11,866,782 | 0.6 |
| 1990 | 78,380 | -0.4 | 23.2 | 258,143 | 10.4 | 11,881,643 | 0.6 |
| 2000 | 81,207 | 3.6 | 21.7 | 292,431 | 13.3 | 12,281,054 | 3.4 |

Source: U.S. Census Bureau

Population projections prepared by the Berks Planning Commission in 2000 illustrate the anticipated continuing growth over the next twenty-five years.

Table 2

Population Projection

| Projection | 2010 | 2020 | 2030 |
|--------------|---------|---------|---------|
| Berks County | 397,537 | 421,304 | 446,582 |

Areas of Concentrations of Racial and Ethnic Minorities

As of 2000 there were 329,460 white persons in Berks County, which was 90.4 percent of the total population. The County's white population in 1990 was 315,186, which was 93.7 percent of the population. From 1990 to 2000 Berks County's white population increased 4.3 percent. During the 1990s the minority population in Berks County increased by 107 percent from 21,337 in 1990 to 44,178 in 2000. There was also a significant increase in persons of Hispanic origin during the 1990s. Persons of Hispanic origin may give their race as white, black or other minority. Therefore, the number of Hispanic persons is not added to the total number of minority persons. In 1990 there were 16,290 persons of Hispanic origin in Berks County representing 4.8 percent of the population. During the 1990s the population of persons of Hispanic origin increased by 123.2 percent to 36,357, which was 9.7 percent of the population.

The following table shows the population by race and persons of Hispanic origin for the City of Reading and Berks County outside the City. The following table shows that the minority population and persons of Hispanic origin reside largely in the City of Reading.

Table 3
Population by Race - 1990 and 2000

| | City of Reading | | | | Berks County outside City | | | |
|------------------|-----------------|------|--------|------|---------------------------|------|---------|------|
| | 1990 | | 2000 | | 1990 | | 2000 | |
| | Total | % | Total | % | Total | % | Total | % |
| White | 61,761 | 78.8 | 48,059 | 59.2 | 253,425 | 98.1 | 281,401 | 96.2 |
| Black | 7,646 | 9.8 | 9,947 | 12.2 | 2,198 | 0.9 | 3,831 | 1.3 |
| Other Race | 8,973 | 11.4 | 23,201 | 28.6 | 2,520 | 1 | 7,199 | 2.5 |
| Total | 78,380 | 100 | 81,207 | 100 | 258,143 | 100 | 292,431 | 100 |
| Hispanic Origin* | 14,130 | 18 | 30,302 | 37.3 | 2,160 | 0.8 | 6,055 | 2.1 |

Source: U.S. Bureau of the Census

* Persons of Hispanic Origin may be of any race.

In the table below and accompanying maps, areas of minority and ethnic concentration are depicted as shaded areas. HUD defines racial concentration as areas with double the regional average. The 2000 Census reported that in the Berks County, including the City of Reading, there were 44,178 persons that identified their race as other than 'white alone'. This constitutes 11.8 percent of the population. Census areas with more than 23.6 percent of the population identified as non-white are considered to be areas of racial concentration. Areas with more than 19.5% Latino population are considered an area of ethnic concentration. There were 36,357 Latinos, or 9.73% of the population.

Table 4

Population by Race by Municipality and Census Tract, 2000

| Municipality | Census Tracts | Total: | Population of one race | | | | | | Population of two or more races: | Hispanic or Latino | Percent Non-White | Percent Latino |
|-----------------|---------------|--------|------------------------|---------------------------------|---|-------------|--|-----------------------|----------------------------------|--------------------|-------------------|----------------|
| | | | White alone | Black or African American alone | American Indian and Alaska Native alone | Asian alone | Native Hawaiian and Other Pacific Islander alone | Some other race alone | | | | |
| | | | | | | | | | | | | |
| City of Reading | 1 | 5,110 | 2,338 | 706 | 43 | 99 | 3 | 1,694 | 227 | 2,644 | 54.25% | 51.74% |
| | 2 | 3,612 | 1,906 | 610 | 21 | 56 | 1 | 852 | 166 | 1,558 | 47.23% | 43.13% |
| | 3 | 1,915 | 1,273 | 274 | 3 | 79 | 0 | 209 | 77 | 395 | 33.52% | 20.63% |
| | 4 | 3,411 | 2,356 | 334 | 15 | 56 | 2 | 499 | 149 | 902 | 30.93% | 26.44% |
| | 5 | 3,119 | 2,413 | 195 | 1 | 35 | 0 | 380 | 95 | 580 | 22.64% | 18.60% |
| | 6 | 3,370 | 2,928 | 202 | 9 | 107 | 3 | 76 | 45 | 159 | 13.12% | 4.72% |
| | 7 | 3,602 | 2,739 | 268 | 4 | 35 | 3 | 432 | 121 | 678 | 23.96% | 18.82% |
| | 8 | 3,640 | 2,462 | 279 | 12 | 93 | 2 | 667 | 125 | 1,188 | 32.36% | 32.64% |
| | 9 | 2,378 | 1,483 | 392 | 11 | 28 | 2 | 366 | 96 | 610 | 37.64% | 25.65% |
| | 10 | 2,982 | 1,162 | 671 | 14 | 45 | 0 | 898 | 192 | 1,371 | 61.03% | 45.98% |
| | 11 | 3,834 | 1,715 | 841 | 10 | 25 | 1 | 1,053 | 189 | 1,881 | 55.27% | 49.06% |
| | 12 | 1,900 | 510 | 581 | 33 | 7 | 0 | 676 | 93 | 1,119 | 73.16% | 58.89% |
| | 13 | 3,011 | 1,209 | 664 | 19 | 14 | 1 | 949 | 155 | 1,751 | 59.85% | 58.15% |
| | 14 | 4,060 | 1,981 | 402 | 14 | 57 | 1 | 1,431 | 174 | 2,176 | 51.21% | 53.60% |
| | 15 | 3,080 | 1,965 | 286 | 7 | 34 | 5 | 643 | 140 | 1,080 | 36.20% | 35.06% |
| | 16 | 2,358 | 1,575 | 182 | 19 | 41 | 0 | 440 | 101 | 752 | 33.21% | 31.89% |
| | 17 | 2,954 | 1,406 | 256 | 25 | 77 | 0 | 1,031 | 159 | 1,728 | 52.40% | 58.50% |
| | 18 | 2,597 | 2,115 | 176 | 6 | 32 | 0 | 199 | 69 | 361 | 18.56% | 13.90% |
| | 19 | 2,399 | 1,345 | 251 | 8 | 72 | 0 | 606 | 117 | 1,031 | 43.93% | 42.98% |

| Municipality | | Total: | Population of one race | | | | | | Population of two or more races: | Hispanic or Latino | Percent Non-White | Percent Latino |
|--|--|-------------|------------------------|---|-------------|--|-----------------------|-------|----------------------------------|--------------------|-------------------|----------------|
| | | | | American Indian and Alaska Native alone | Asian alone | Native Hawaiian and Other Pacific Islander alone | Some other race alone | | | | | |
| | | | | | | | | | | | | |
| | Census Tracts | White alone | | | | | | | | | | |
| City of Reading continued | 20 | 3,784 | 3,008 | 275 | 9 | 32 | 0 | 337 | 123 | 655 | 20.51% | 17.31% |
| | 21 | 2,745 | 1,743 | 298 | 8 | 18 | 1 | 560 | 117 | 911 | 36.50% | 33.19% |
| | 22 | 2,066 | 875 | 238 | 8 | 21 | 3 | 759 | 162 | 1,239 | 57.65% | 59.97% |
| | 23 | 2,118 | 948 | 276 | 6 | 20 | 0 | 764 | 104 | 1,181 | 55.24% | 55.76% |
| | 25 | 3,599 | 1,460 | 744 | 20 | 92 | 2 | 1,137 | 144 | 2,057 | 59.43% | 57.15% |
| | 26 | 3,183 | 1,291 | 321 | 20 | 47 | 0 | 1,337 | 167 | 1,978 | 59.44% | 62.14% |
| | 27 | 1,928 | 1,680 | 113 | 2 | 41 | 0 | 48 | 44 | 144 | 12.86% | 7.47% |
| | 29 | 2,453 | 2,174 | 112 | 9 | 33 | 2 | 82 | 41 | 173 | 11.37% | 7.05% |
| | Bethel, Upper Tulpehocken Township and Strausstown Borough | 101 | 6,000 | 5,854 | 32 | 6 | 36 | 1 | 36 | 35 | 92 | 2.43% |
| Centre, Upper Bern and Tilden Townships and Centerport Borough | 102 | 8,990 | 8,792 | 41 | 8 | 28 | 0 | 62 | 59 | 127 | 2.20% | 1.41% |
| Bern Township and Leesport Borough | 103.01 | 8,563 | 8,028 | 321 | 9 | 99 | 0 | 37 | 69 | 585 | 6.25% | 6.83% |
| Penn Township and Bernville Borough | 103.02 | 2,858 | 2,789 | 20 | 2 | 10 | 0 | 18 | 19 | 53 | 2.41% | 1.85% |
| Jefferson, Tulpehocken, Marion and North Heidelberg Townships | 104 | 7,792 | 7,470 | 144 | 9 | 19 | 0 | 89 | 61 | 185 | 4.13% | 2.37% |
| Heidelberg Township and Womelsdorf and Robesonia Boroughs | 105 | 6,271 | 6,023 | 80 | 0 | 59 | 0 | 72 | 37 | 126 | 3.95% | 2.01% |
| Lower Heidelberg Township and Wernersville Borough | 106 | 6,300 | 6,140 | 54 | 6 | 54 | 0 | 17 | 29 | 62 | 2.54% | 0.98% |
| South Heidelberg Township | 107 | 5,491 | 5,310 | 80 | 2 | 25 | 0 | 42 | 32 | 86 | 3.30% | 1.57% |
| Spring Township | 108 | 9,119 | 8,319 | 325 | 6 | 211 | 1 | 132 | 125 | 363 | 8.77% | 3.98% |

| Municipality | | Total: | Population of one race | | | | | | Population of two or more races: | Hispanic or Latino | Percent Non-White | Percent Latino |
|--|---------------|-------------|------------------------|---------------------------------|---|-------------|--|-----------------------|----------------------------------|--------------------|-------------------|----------------|
| | | | | Black or African American alone | American Indian and Alaska Native alone | Asian alone | Native Hawaiian and Other Pacific Islander alone | Some other race alone | | | | |
| | | | | | | | | | | | | |
| | Census Tracts | White alone | | | | | | | | | | |
| Sinking Spring Borough | 109.02 | 2,639 | 2,527 | 28 | 4 | 21 | 0 | 32 | 27 | 72 | 4.24% | 2.73% |
| Spring Township | 109.03 | 4,901 | 4,692 | 49 | 5 | 92 | 1 | 37 | 25 | 106 | 4.26% | 2.16% |
| | 109.04 | 3,506 | 3,291 | 33 | 1 | 137 | 0 | 10 | 34 | 55 | 6.13% | 1.57% |
| | 109.05 | 4,281 | 4,098 | 51 | 2 | 30 | 0 | 44 | 56 | 108 | 4.27% | 2.52% |
| Wyomissing Borough (Wyo Hills) | 110 | 4,165 | 3,931 | 48 | 4 | 115 | 0 | 32 | 35 | 76 | 5.62% | 1.82% |
| Wyomissing Borough and Spring Township (west Lawn) | 111 | 8,587 | 8,137 | 129 | 6 | 163 | 2 | 76 | 74 | 157 | 5.24% | 1.83% |
| West Reading Borough | 112 | 4,049 | 3,617 | 163 | 9 | 62 | 1 | 138 | 59 | 315 | 10.67% | 7.78% |
| Kenhorst Borough | 113 | 2,679 | 2,568 | 22 | 1 | 43 | 0 | 28 | 17 | 54 | 4.14% | 2.02% |
| Shillington Borough | 114 | 5,059 | 4,913 | 25 | 5 | 27 | 0 | 38 | 51 | 106 | 2.89% | 2.10% |
| Mohnton Borough | 115 | 2,963 | 2,868 | 33 | 2 | 13 | 0 | 26 | 21 | 50 | 3.21% | 1.69% |
| Cumru Township | 116.01 | 5,069 | 4,557 | 151 | 1 | 149 | 3 | 131 | 77 | 234 | 10.10% | 4.62% |
| | 116.02 | 3,907 | 3,743 | 48 | 4 | 56 | 2 | 30 | 24 | 91 | 4.20% | 2.33% |
| | 116.03 | 4,839 | 4,664 | 66 | 3 | 55 | 1 | 14 | 36 | 64 | 3.62% | 1.32% |
| Robeson Township | 117.01 | 6,869 | 6,724 | 22 | 14 | 17 | 2 | 45 | 45 | 60 | 2.11% | 0.87% |
| Brecknock Township and New Morgan Borough | 117.02 | 4,459 | 4,363 | 27 | 6 | 10 | 0 | 11 | 42 | 41 | 2.15% | 0.92% |
| Caernarvon Township | 117.03 | 2,347 | 2,290 | 9 | 0 | 22 | 0 | 5 | 21 | 20 | 2.43% | 0.85% |
| Birdsboro Borough | 118 | 5,064 | 4,905 | 53 | 6 | 18 | 3 | 32 | 47 | 63 | 3.14% | 1.24% |
| Amity Township | 119.01 | 8,867 | 8,484 | 181 | 17 | 59 | 1 | 34 | 91 | 89 | 4.32% | 1.00% |
| Union Township | 119.02 | 3,453 | 3,385 | 20 | 5 | 4 | 1 | 10 | 28 | 33 | 1.97% | 0.96% |
| | 120.01 | 2,624 | 2,441 | 121 | 2 | 8 | 3 | 8 | 41 | 42 | 6.97% | 1.60% |
| | 120.02 | 7,251 | 6,933 | 151 | 6 | 91 | 0 | 19 | 51 | 102 | 4.39% | 1.41% |

| Municipality | | Total: | Population of one race | | | | | | Population of two or more races: | Hispanic or Latino | Percent Non-White | Percent Latino |
|---|---------------|-------------|------------------------|---|-------------|--|-----------------------|-----|----------------------------------|--------------------|-------------------|----------------|
| | | | | American Indian and Alaska Native alone | Asian alone | Native Hawaiian and Other Pacific Islander alone | Some other race alone | | | | | |
| | | | | | | | | | | | | |
| | Census Tracts | White alone | | | | | | | | | | |
| St. Lawrence Borough and Exeter Township | 121.01 | 1,812 | 1,730 | 39 | 0 | 14 | 0 | 1 | 28 | 33 | 4.53% | 1.82% |
| Exeter Township | 121.02 | 9,093 | 8,671 | 145 | 9 | 127 | 0 | 86 | 55 | 209 | 4.64% | 2.30% |
| | 121.03 | 2,193 | 2,136 | 16 | 5 | 19 | 0 | 3 | 14 | 21 | 2.60% | 0.96% |
| Mt. Penn Borough | 122 | 3,113 | 3,001 | 32 | 1 | 32 | 0 | 19 | 28 | 106 | 3.60% | 3.41% |
| Lower Alsace Township | 123 | 4,381 | 4,232 | 31 | 0 | 40 | 0 | 46 | 32 | 123 | 3.40% | 2.81% |
| Muhlenberg Township | 124 | 5,067 | 4,826 | 53 | 4 | 19 | 0 | 104 | 61 | 270 | 4.76% | 5.33% |
| | 125 | 1,865 | 1,819 | 10 | 0 | 12 | 0 | 14 | 10 | 78 | 2.47% | 4.18% |
| | 126 | 2,096 | 1,947 | 45 | 1 | 20 | 0 | 58 | 25 | 131 | 7.11% | 6.25% |
| | 127 | 7,277 | 6,976 | 90 | 1 | 64 | 0 | 95 | 51 | 159 | 4.14% | 2.18% |
| | 128 | 3,759 | 3,605 | 28 | 2 | 14 | 1 | 76 | 33 | 204 | 4.10% | 5.43% |
| Albany, Alsace and Oley Townships | 129 | 7,272 | 7,166 | 21 | 6 | 29 | 3 | 17 | 30 | 71 | 1.46% | 0.98% |
| Douglass and Earl Townships | 130 | 6,377 | 5,960 | 332 | 5 | 21 | 2 | 20 | 37 | 42 | 6.54% | 0.66% |
| Colebrookdale Township | 131 | 5,270 | 5,201 | 10 | 4 | 18 | 7 | 4 | 26 | 18 | 1.31% | 0.34% |
| Boyertown Borough | 132 | 3,940 | 3,894 | 8 | 1 | 14 | 0 | 5 | 18 | 29 | 1.17% | 0.74% |
| Bechtelsville and Bally Borough Hereford and Washington Townships | 133 | 8,521 | 8,372 | 37 | 8 | 29 | 0 | 26 | 49 | 72 | 1.75% | 0.84% |
| Ruscombmanor and Rockland Townships | 134.01 | 7,541 | 7,429 | 15 | 3 | 21 | 0 | 15 | 58 | 88 | 1.49% | 1.17% |
| Pike and DistrictTownship s | 134.02 | 3,126 | 3,103 | 9 | 4 | 5 | 0 | 2 | 3 | 9 | 0.74% | 0.29% |
| Ontelaunee and Maiden creekTow nship | 135 | 7,770 | 7,502 | 59 | 7 | 89 | 0 | 60 | 53 | 190 | 3.45% | 2.45% |
| Fleetwood Borough | 136 | 4,018 | 3,930 | 11 | 0 | 16 | 0 | 39 | 22 | 69 | 2.19% | 1.72% |

| Municipality | Census Tracts | Total: | Population of one race | | | | | | Population of two or more races: | Hispanic or Latino | Percent Non-White | Percent Latino |
|---|---------------|---------|------------------------|---------------------------------|---|-------------|--|-----------------------|----------------------------------|--------------------|-------------------|----------------|
| | | | White alone | Black or African American alone | American Indian and Alaska Native alone | Asian alone | Native Hawaiian and Other Pacific Islander alone | Some other race alone | | | | |
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |
| Richmond and Perry Townships, Shoemakersville Borough | 137 | 8,141 | 7,895 | 77 | 10 | 25 | 2 | 98 | 34 | 207 | 3.02% | 2.54% |
| Hamburg Borough | 138 | 4,114 | 4,028 | 14 | 5 | 13 | 0 | 20 | 34 | 34 | 2.09% | 0.83% |
| Albany, Greenwich and Windsor Townships and Lenhartsville Borough | 139 | 7,613 | 7,493 | 29 | 9 | 15 | 0 | 18 | 49 | 63 | 1.58% | 0.83% |
| Kutztown Borough | 140 | 5,067 | 4,915 | 50 | 5 | 45 | 0 | 27 | 25 | 49 | 3.00% | 0.97% |
| Maxatawney Township and Lyons Borough | 141 | 6,486 | 6,238 | 124 | 5 | 37 | 8 | 21 | 53 | 93 | 3.82% | 1.43% |
| Longswamp Township and Topton Borough | 142 | 7,556 | 7,475 | 19 | 9 | 18 | 0 | 13 | 22 | 70 | 1.07% | 0.93% |
| TOTAL | 373,638 | 329,460 | 13,778 | 611 | 3,785 | 77 | 20,317 | 5,610 | 36,357 | 11.82% | 9.73% | 373,638 |

Source: U.S. Census Bureau **Census 2000 Summary File 1 (SF 1) 100-Percent Data**

Berks County outside the City, the threshold for concentration by racial and ethnic population is very different. Only 3.77 percent of persons reported a race other than 'white alone' and 2.07 percent of persons reported a Latino ethnicity. Census block groups in the following municipalities are considered areas with minority or Latino concentration.

- Bern Township/Leesport
- Spring Township
- West Reading Borough
- Cumru Township
- Muhlenberg Township

The County map depicts census block groups that have a concentration exceeding 7.5 percent of non-white persons and 4.1 percent Latino.

INSERT MAPS

Areas of Concentrations of Low and Moderate Income Persons

The 2000 Census reported the median household income in Berks County was \$44,714. During the 1990s median household income rose about 40 percent in Berks County from \$32,048 in 1990.

By race, Asian households had the highest median income at \$56,172 followed by white households at \$46,479.

Among other minority households, median household income was lower than among Asian households and white households. Hispanic households had the lowest median income in Berks County at \$23,931 followed by other race households at \$24,061.

Table 5

Median Household Income and Poverty - 2000

| Municipal ity | Median Household Income (\$) | | | | | | | |
|---------------------------|------------------------------------|--------|--------|--------------------|--------|---------------|-------------------------|----------|
| | All Households | White | Black | Am Ind. Alaskan | Asian | Other Race | Two or More Races | Hispanic |
| City of Reading | 26,698 | 27,975 | 27,081 | 24,821 | 44,792 | 21,992 | 20,083 | 21,484 |
| County outside City | | | | | | | | |
| Total | 44,714 | 46,479 | 30,614 | 33,194 | 56,172 | 24,061 | 27,054 | 23,931 |

Source: U.S. Census 2000

In 2000 median household income in the City of Reading at \$26,698 was about 65 percent of the median household income County-wide. During the 1990s the median household income in the City increased about 21 percent from \$22,112 in 1990.

Trends in median household income by race in the City were similar to those County-wide with Asian households having the highest median income at \$44,792 followed by white households at \$27,975.

While median household income among minority households in the City of Reading was less than it was among white households, the gap in median household income by race was not as great as it was County-wide. The median household income of blacks in the City was \$27,081 and for Hispanic households the median income was \$21,484. Minority households in the City had lower median incomes than minority households County-wide.

While there is variation among median household income by race, the income data shows that higher income minority households are residing in the same municipalities as higher income white households. Among black households, the largest minority group in the County, the highest median household income was \$85,563 in Amity Township, which was greater than the median household income for white households at \$59,769 indicating that the same locational choices were being made by and were available to households of different races but similar income.

The median income patterns reported by the 2000 Census in Berks County reflect a nationwide phenomenon whereby older urban cores experienced significant levels of middle-class flight to the suburbs in the 1960s and 1970s. Initially flight was primarily among white middle-class homeowners, but middle-class black households and other minority households increasingly joined the exodus as housing markets opened in newly developed areas. Consequently in suburban residential areas of Berks County, there is increasing racial diversity, but limited economic class diversity. The older urban core, which in Berks County consists primarily of the City of Reading, has experienced economic segregation as upwardly mobile minorities left.

The 2000 Census reported that in Berks County, 12,463 households or 8.8 percent of the 141,609 households for whom poverty was determined, had income below the poverty level.

Of the total households below poverty, 7,092 or about 57 percent resided in the City of Reading. The 2000 Census reported that the City of Reading had the highest rate of households below poverty at 23.6 percent followed by Kutztown Borough at 21.8 percent.

Table 6 reports on the median household income in Berks County and the City of Reading along with median household income by the race of the householder. The table also presents households below poverty in Berks County and the City of Reading.

Table 6

Median Household Income and Poverty - 2000

| | Municipality | City of Reading | County outside City | Total |
|-------------------------------------|---------------------|------------------------|----------------------------|--------------|
| Households Below Poverty | Total | 30,104 | 111,802 | 141,609 |
| | Below Poverty | 7,092 | 5,371 | 12,463 |
| | % | 23.6 | 4.8 | 8.8 |
| Median Household Income (\$) | All Households | 26,698 | | 44,714 |
| | White | 27,975 | | 46,479 |
| | Black | 27,081 | | 30,614 |
| | Am Ind. | 24,821 | | 33,194 |
| | Asian | 44,792 | | 56,172 |
| | Other | 21,992 | | 24,061 |
| | Two or Hispanic | 20,083 | | 27,054 |
| | | 21,484 | | 23,931 |

Source: U.S. Bureau of the Census

Table 7 presents information regarding low income persons in Berks County and the City of Reading. Low income persons, which are persons with income at or less than 80 percent of the area median income, were calculated by HUD. HUD's formula for calculating low income persons considers persons residing in households, which consists of persons who live in housing units. The formula for calculating low income persons excludes persons residing in group quarters. The group quarter population includes persons under formally authorized, supervised care or custody such as correctional institutions, nursing homes, and juvenile institutions. The group quarter population also includes noninstitutionalized persons living in group quarters other than institutions such as college dormitories, military quarters, and group homes. HUD identifies low income census tracts as those where 51 percent or more of the population have incomes of 80 percent or less of the median, adjusted for family size.

Based on 2000 Census data HUD reports that there were 145,394 low income persons in Berks County. County-wide, 40.3 percent of the population was classified as low income with 36,362 low income households. The County's population of low income persons increased 31.6 percent from 110,490 in 1990.

With 54,109 low income persons, the City of Reading contains 37.2 percent of the low income persons in Berks County compared to about 22 percent of the total population in the County. The low income population in Reading is 68.4 percent of the City's population. The City of Reading is the only municipality in Berks County with both a concentration of minority households and a concentration of low income households. From 1990 to 2000 the City's low income population increased 30.2 percent from 41,567.

Lenhartsville Borough, where 53.2 percent of the population is low income, is the only other municipality in Berks County where 51 percent or more of the population is low income.

Table 7

Low Income Persons and Households - 2000

| | Low Income Universe | Low Income | | |
|---------------------|---------------------|------------|---------------|------------|
| | | Persons | % of Universe | Households |
| City of Reading | 79,073 | 54,109 | 68.4 | 20,574 |
| County outside City | 282,151 | 91,285 | 32.4 | 36,362 |
| Total | 361,224 | 145,394 | 40.3 | 56,936 |

Source: U.S. Department of Housing and Urban Development

A detailed listing of low income by census tract and block group can be found in Appendix 1.

Income concentration map

2. Description of the basis for allocating funds geographically:

The funds are intended to provide lower and moderate-income households with viable communities, including decent housing, a suitable living environment, and expanded economic opportunities. Eligible activities include community facilities and improvements, housing rehabilitation and preservation, affordable housing development activities, public services, economic development, planning, and administration.

The system for establishing the priority for the selection of these projects is predicated upon the following criteria:

- Meeting the statutory requirements of the CDBG program;
- Meeting the needs of very-low, low- and moderate-income residents;
- Focus on low- and moderate-income areas or neighborhoods;
- Coordination and leveraging of resources;
- Response to expressed needs;
- Sustainability and/or long-term impact; and
- The ability to measure or demonstrate progress and success.

3. Identification of obstacles to meet underserved needs:

The primary obstacle to meeting underserved needs is the limited resources available to address the identified priorities. Berks County and the City of Reading will partner with other agencies when feasible to leverage resources and maximize outcomes in housing and community development.

The County is a large geographic unit. The ability to reach out to communities over the large geographic area is limited. Through partnerships with local municipalities and non-profit human service agencies, the County programs can affect the communities where lower income people live.

Managing the Process (91.200 (b))

1. Lead Agency. Identify the lead agency or entity for overseeing the development of the plan and the major public and private agencies responsible for administering programs covered by the consolidated plan.
2. Identify the significant aspects of the process by which the plan was developed, and the agencies, groups, organizations, and others who participated in the process.
3. Describe the jurisdiction's consultations with housing, social service agencies, and other entities, including those focusing on services to children, elderly persons, persons with disabilities, persons with HIV/AIDS and their families, and homeless persons.

*Note: HOPWA grantees must consult broadly to develop a metropolitan-wide strategy and other jurisdictions must assist in the preparation of the HOPWA submission.

5 Year Strategic Plan Managing the Process response:

1. Lead Agency.

a. City of Reading

The Reading Community Development Department has been designated as the lead agency responsible for overseeing the development of the Consolidated Plan. The primary programs administered by the Department are the Federal Community Development Block Grant (CDBG) Program, the Federal Home Investment Partnerships (HOME) Program, and the Federal Emergency Shelter Grant (ESG) Program

b. Berks County

The Berks County Community Development Office has been designated as the lead agency responsible for overseeing the development of the Consolidated Plan. Established by the Board of Commissioners in 1988, the Community Development Office engages in the administration of grants from various federal, state and local programs. The primary programs are the Federal Community Development Block Grant (CDBG) Program, the Federal Home Investment Partnerships (HOME) Program, the Federal Emergency Shelter Grant (ESG) Program, the State Housing & Community Development Program, and the County's Affordable Housing Program (AHP).

2. Plan Process

Berks County engaged the services of a consultant, Mullin and Lonergan Associates, Inc., to assist with the preparation of the Five Year Strategic Plan. Notification was sent to each municipality and a list of local development and public service providers informing each of the opportunity to apply for funds, to offer comment on the five year needs of the community and to attend a public hearing to discuss the needs of the County that could be met with federal

funding. The public hearing was advertised in the local newspaper of general circulation, the Reading Eagle.

The needs within the community were identified through a series of interviews and surveys as well as on the results of the Fair Housing Analysis Update 2008, Human Services Needs Study and the Berks Coalition to End Homelessness.

Input from the community, the City and County staffs and other parties was used to draft the Strategic Plan. During a 30 day review period, the Strategic Plan and Annual Plan were reviewed by the County Board of Commissioners and the Mayor and City Council. Before submission to HUD and after the incorporation of any comments received, both the County Board of Commissioners and City Council will authorize adoption of the Plan.

3. Consultation

During the development of the Strategic Plan, the following groups were interviewed. These groups represent the special populations whose needs were considered in this Strategic Plan.

Children

Berks County Children and Youth Agency

Elderly persons

Encore (formerly the Area Agency on Aging)

Racial and Ethnic Minority Representative

Hispanic Center

Persons with disabilities

County Office of Mental Health and Mental Retardation (MH/MR)
Center for Independent Living - Physical disabilities
Council on Chemical Abuse (COCA)
Abilities in Motion – Persons with developmental disabilities
Service Access and Management, Inc
Berks Counseling Center
Mental Health Association

Persons with HIV/AIDS and their families

Co-County Wellnes Center/Berks AIDS Network

Homeless Persons

Berks Coalition to End Homelessness

Victims of Domestic Violence

Berks Women in Crisis

Veterans

Berks County Department of Veterans Affairs

Affordable Housing

Reading-Berks Habitat for Humanity
Neighborhood Housing Services, Inc.

Other

Reading Housing Authority
Berks County Housing Authority
Board of Realtor's
Mid – Penn Legal
BCBS/Berks Connections

Citizen Participation (91.200 (b))

1. Provide a summary of the citizen participation process.
2. Provide a summary of citizen comments or views on the plan.
3. Provide a summary of efforts made to broaden public participation in the development of the consolidated plan, including outreach to minorities and non-English speaking persons, as well as persons with disabilities.
4. Provide a written explanation of comments not accepted and the reasons why these comments were not accepted.

*Please note that Citizen Comments and Responses may be included as additional files within the CPMP Tool.

5 Year Strategic Plan Citizen Participation response:

1. Citizen Participation Process

a. Notification

Notification was sent to each municipality and a list of local development and public service providers informing each of the opportunity to participate in the first public hearing to discuss the needs of the County that could be met with federal funding and to apply for funds. The public hearing announcement was made at the City's Neighborhood Alliance meeting and the Berks Coalition to End Homelessness meeting.

An ad was placed in the *Reading Eagle* announcing the hearing. The ad was run on February 8th and 20th, 2008.

b. Public Hearings:

Berks County held two public hearings per year to obtain citizens' views and to respond to proposals and questions. These hearings were held at two different stages of the program planning process.

1) Initial Public Hearing

The purpose of this initial hearing is to obtain the views of citizens and organizations regarding overall community development and housing needs. Since it also includes specific needs for the Annual Plan, discussion of proposed activities is encouraged. Information on the estimated amount of funding that will benefit persons of low and moderate income and a review program performance in the past year are incorporated. This hearing was held on February 29, 2008.

The hearing was broadcast on BCTV, a local community television station, for later re-broadcast. In this manner a wider-range of people can obtain information on the process.

This hearing is conducted jointly by the County Community Development Office which is responsible for preparation of the Strategic Plan, and the City of Reading Office of Community Development.

2) Second Public Hearing

A second hearing will be held on October 30, 2008. The purpose of this hearing was to provide citizens an opportunity to comment on the Strategic Plan and the proposed 2009 Action Plan. A summary of the Plan and proposed activities was published. The notice appeared in the non-legal section of papers of the *Reading Eagle* on September 26, 2008 which is thirty (30) calendar days prior to the adoption of the Strategic Plan and provided locations at which the Plan was made available for public review.

This hearing was conducted by the Berks County Community Development Office and the City of Reading Community Development Office.

c. Acceptance of Written Comments, Proposals, or Recommendations:

All Citizens and Organizations within Berks County were provided with an opportunity to submit comments, proposals, or recommendations on the Strategic Plan and Annual Action Plan for 2009.

During the program year, any written statements received will receive a written response no later than fifteen (15) working days from the date of receipt, setting forth the action taken or to be taken with respect to the comment, proposal, or recommendation. Written statements that are intended to suggest modifications to the application can only be considered if they are received by the end of the thirty (30) day review period on the draft AP.

2. Summary of Citizen Comments

To be completed after 30 day comment period

3. Efforts to Broaden Participation

The City and County have opportunities for regular dialogue with a wide-range of community groups. These groups have regular access to representatives of the City and County including the Mayor and County Commissioners. The City and County's participation in the HUD programs are widely and regularly advertised and discussed in public forums. The County has been funding a number of municipal studies including downtown revitalization, redevelopment area projects, comprehensive plans and zoning ordinances. Through each of these venues, municipalities are provided an opportunity to become more involved with and informed about the HUD Programs. At the City level, many local organizations participate the funding programs as

subrecipients or through the Berks Coalition to End Homelessness and similar organizations. These forums provide additional opportunity to learn about the federal funding programs.

4. Written Explanation of Comments Not Accepted

To be completed after 30 day comment period

Institutional Structure (91.215 (i))

1. Explain the institutional structure through which the jurisdiction will carry out its consolidated plan, including private industry, non-profit organizations, and public institutions.
2. Assess the strengths and gaps in the delivery system.
3. Assess the strengths and gaps in the delivery system for public housing, including a description of the organizational relationship between the jurisdiction and the public housing agency, including the appointing authority for the commissioners or board of housing agency, relationship regarding hiring, contracting and procurement; provision of services funded by the jurisdiction; review by the jurisdiction of proposed capital improvements as well as proposed development, demolition or disposition of public housing developments.

5 Year Strategic Plan Institutional Structure responses:

1. Institutional Structure

The County's Community Development Office has been assigned the task of carrying out the Consolidated Plan for the County. When appropriate, the C.D. Office will work with municipalities, non-profit organizations, and public institutions to implement the Plan.

The City's Community Development Department has been assigned the task of carrying out the Consolidated Plan for the City. When appropriate, the C.D. Department will work with non-profit organizations, and public institutions to implement the Plan.

Neighborhood Housing Services of Reading, Inc. (NHS) has been certified as a CHDO for the City and the County. The agency provides a full range of housing services (from education, financing, single family development, to community organizing). Its subsidiary, Housing Development Corporation of Berks County, is engaged in affordable housing development.

Another CHDO for the City of Reading is the Berks Housing Development Partnership formed by the Reading Housing Authority. The Partnership will create new housing in the City of Reading.

The City and County will continue to remain open to partnerships with other groups, however, the technical complexity of the development process, operating and start up costs, resource availability and the experience necessary to operate a non-profit housing corporation will inevitably limit the number of potential partners to those who are the most qualified. The City and County will encourage non-profit organizations who have little or no experience in housing development to "partner" with one of the more experienced development organizations.

2. Strengths and Gaps in the System

At present, the City and County feel their delivery systems are sufficient to implement the Consolidated Plan. There appears to be no gaps in the system. However, the City and County will continue to monitor and evaluate its system over the period of the Plan.

3. Public Housing

The Berks County Housing Authority serves Berks County outside of the city of Reading. The County Commissioners approve the appointments of members to the Board. The Housing Authority is solely responsible for hiring of its employees and utilizes the state civil service process. There has been no joint procurement or contracting between the County and Authority to date. The Authority operates 209 public housing units scattered throughout the County. They have developed good relationships with local jurisdictions in which public housing is located. The Housing Authority does not intend to demolish or construct any new public housing in the foreseeable future. The Authority will continue to maintain existing public housing units utilizing Capital Fund Grants provided by HUD. The Berks County Housing Authority seeks an annual Certification of Consistency from the County Commissioners each year for the Capital Fund Grant Program.

The Reading Housing Authority serves the City of Reading. The Mayor appoints the Board members of the Authority. The Housing Authority is solely responsible for hiring of its employees and utilizes the state civil service process. There has been no joint procurement or contracting between the County and Authority to date. The Authority operates 1,603 public housing units at various locations in the City. They have developed good relationships with the City and have worked jointly to accomplish redevelopment goals. The Housing Authority does not intend to demolish or construct any new public housing in the foreseeable future. The Authority will continue to maintain existing public housing units utilizing Capital Fund Grants provided by HUD. The Reading Housing Authority seeks an annual Certification of Consistency from the City each year for the Capital Fund Grant Program.

Monitoring (91.230)

1. Describe the standards and procedures the jurisdiction will use to monitor its housing and community development projects and ensure long-term compliance with program requirements and comprehensive planning requirements.

5 Year Strategic Plan Monitoring response:

Performance monitoring is an important component in the long-term success of the federal grants programs. The Office of Community Development for each the County and the City is responsible for ensuring that the recipients of federal funds meet the purposes of the appropriate legislation and regulations, and that funds are disbursed in a timely fashion.

The three programs for which the City and County enter into contracts with HUD are the HOME Program, the CDBG Program, and the ESG Program. Monitoring will occur in accordance with these agreements, the certifications the City and County sign and the regulations for these programs. Monitoring responsibility for projects funded by the County will continue to be assigned to the County's Community Development Office. Monitoring responsibility for projects funded by the City will continue to be assigned to the City's Community Development Department.

The City and the County exercise a high degree of control over the projects and activities of subrecipients of the HOME , CDBG and ESG Program. Therefore, minimum monitoring procedures consist of day to day contact either by telephone or in person, copies of all project document in City and County files, written documentation of expenditures for reimbursement of costs by the City and County, and the submission of written progress reports. For the ESG Program, the City and County conducts on-site monitoring at least once during the term of the subrecipient agreement. For the CDBG Program, the City and County select a representative sample of completed projects for on-site monitoring. For the HOME Program, the City and County follow the schedule at 24 CFR Part 92.504(e) for on-site monitoring.

Both the City and County monitoring standards and procedures ensure that statutory and regulatory requirements are being met and that information submitted to HUD is correct and complete.

Performance Measurement Plan

In accordance with HUD's Community Planning and Development Notice 03-09, the County and the City must develop a Performance Measurement System designed to measure both the productivity and impact of the Community Development Block Grant Program. In accordance with the HUD Training Manual and Guidebook *Community Planning and Development Outcome Performance Measurement Framework*, Berks County and the City of Reading have developed the following:

For each activity, HUD requires that an Objective and an Outcome as per the new guidelines, are identified.

Objectives:

- Creating Suitable Living Environments
- Providing Decent Affordable Housing
- Creating Economic Opportunities

Outcomes

- Availability/ Accessibility
- Affordability
- Sustainability

The combination of these creates an Outcome Statement for each activity. The Outcome Statement is also indicated on the individual Project Activity forms under Proposed Outcome. Additionally, the County will indicate the Specific Outcome Indicators that are required to be reported to HUD for each activity.

Priority Needs Analysis and Strategies (91.215 (a))

1. Describe the basis for assigning the priority given to each category of priority needs.
2. Identify any obstacles to meeting underserved needs.

5 Year Strategic Plan Priority Needs Analysis and Strategies response:

1. The priorities presented were developed by:

- a) Weighing the severity of the need among all groups and sub groups,
- b) Analyzing the current social, housing and economic conditions
- c) Analyzing the relative needs of low and moderate income families
- d) Assessing the resources likely to be available over the next five years

Housing and Community Development Priorities

1. Housing

- Preservation of the existing affordable housing stock.
- Development of affordable housing, especially with non-profit organizations.
- Increase homeownership for lower income households through homebuyer assistance and new construction.
- The development of rental housing. In the City of Reading, rental housing development will be limited to elderly and special needs.
- Continued modernization of public housing units and development of resident services.

2. Homeless

- Increase permanent supportive housing and services for homeless and special needs populations.
- Improve coordination and communication among homeless and supportive service providers
- Work toward ending chronic homelessness

3. Non-Housing Community Development Priorities

- Provide financial support for public services that meet identifiable community needs.
- Provide financial assistance and technical support for public facility and infrastructure improvements.
- Foster local economic development and downtown revitalization.

2. Identify any obstacles to meeting underserved needs.

The biggest obstacle to meeting the needs of the underserved will be a considerable lack of public and private resources to fully address the priorities identified in this Consolidated Plan.

Lead-based Paint (91.215 (g))

1. Estimate the number of housing units that contain lead-based paint hazards, as defined in section 1004 of the Residential Lead-Based Paint Hazard Reduction Act of 1992, and are occupied by extremely low-income, low-income, and moderate-income families.
2. Outline actions proposed or being taken to evaluate and reduce lead-based paint hazards and describe how lead based paint hazards will be integrated into housing policies and programs, and how the plan for the reduction of lead-based hazards is related to the extent of lead poisoning and hazards.

5 Year Strategic Plan Lead-based Paint response:

1. Estimated Number of Housing Units that Contain Lead-Based Paint

HUD has made the elimination of housing units containing lead-based paint a priority. The poisoning of children from contact with lead based paint has been recognized as a major public health problem by the Center for Disease Control (CDC). According to the CDC, lead is the number one environmental health hazard to American children. It is estimated that 10-15% of all preschoolers in the United States are affected. Lead poisoning causes IQ reductions; reading and learning disabilities; decreased attention span; hyperactivity and aggressive behavior. Lead-based paint was banned from residential paint in 1978. All homes built prior to that time may contain lead-based paint.

Lead exposure may occur from the dust in the air. It is now known that eating paint chips is not the cause of lead poisoning in young children. When a surface painted with lead-based paint begins to deteriorate, lead dust is produced. Climbing a stair tread or the wind blowing through an open window will cause dust to circulate dangerously through a room.

Blood lead level testing is needed to determine if a child has been exposed to lead-based paint. Levels in excess of 10u/dl are considered harmful. Levels over 20u/dl are considered extremely harmful.

The Pennsylvania Lead Elimination Plan notes that children residing in homes built prior to 1978, whose families receive Medicaid, have a history of anemia and have less than 12 years of education are particularly at risk. In 2005, the Pennsylvania Department of Health records report that 135 children in Berks County had a elevated blood lead level. It is not known how many of these children lived in Reading. Table 7 provides estimates prepared in accordance with a national study completed by HUD.

Table 8

| # of Children Tested | Screening Rate (# tested / population) | Total # of Confirmed Cases | # of Addresses- Multiple Children w/ Confirmed EBLs * | Census 2000 Data | | | Estimated Population of Children < 6, 2005 |
|----------------------|--|----------------------------|---|---------------------|------------------------|---------------------------------|--|
| | | | | Total Housing Units | Pre-1950 Housing Units | % of Children < 6 Under Poverty | |
| 3,149 | 11.30% | 135 | 46 | 150,222 | 61,296 | 14.0% | 27,834 |

Estimate of Children Exposed to Lead Based Paint – Berks County

Source: Pennsylvania Department of Health, 2005

http://www.cdc.gov/NCEH/lead/grants/Pennsylvania/PA_CountyLevelSummary_2005.xls

Most of the factors that contribute to the prevalence of lead-based paint poisoning in housing can be quantified. According to the Report on the National Lead-based Paint in Housing, there are no statistically significant differences in the prevalence of lead-based paint by type of housing, market value of the home, cost of housing, household income or geographic region. By allying estimated national percentages of housing with lead-based paint to the housing stock figures from the 2000 Census, we can estimate the number of homes with lead-based paint in Berks County.

Table 9

Estimated Units with Lead Based Paint –Boroughs and Townships

| Construction Year | Housing Units | Estimated Number of Housing with Lead-Based Paint | |
|-------------------|---------------|---|---------|
| | | Units | Percent |
| 1960-1979 | 31,880 | 19,767 | 62% |
| 1940-1959 | 21,122 | 16,898 | 80% |
| Pre-1940 | 29,342 | 26,408 | 90% |
| Total: | 100,207 | 63,073 | 63% |

Source: U.S. Census Bureau

Table 10

Estimated Units with Lead Based Paint – City of Reading

| Construction Year | Housing Units | Estimated Number of Housing with Lead-Based Paint |
|-------------------|---------------|---|
|-------------------|---------------|---|

| | | Units | Percent |
|------------------|---------------|---------------|------------|
| 1960-1979 | 4,571 | 2,834 | 62% |
| 1940-1959 | 4,791 | 3,832 | 80% |
| Pre-1940 | 24,014 | 21,613 | 90% |
| Total: | 34,276 | 28,279 | 63% |

Source: U.S. Census Bureau

Based on these estimates, 91,352 housing units (an estimated 63,073 homes in the boroughs and townships and an estimated 28,279 homes in the City of Reading) have lead based paint that present a potential hazard. However, the number of these homes with children under age 6 is unknown.

2. Estimated Number of Housing Units that Potentially Contain Lead-Based Paint by Income Category

CHAS Data 2000 contains information about units affordable to low income households. The information only identifies total units and units constructed before 1970. The information does not provide a further break down of units by decade built.

Using data provided by HUD, it is also possible to approximate the number of housing units that may contain lead based paint and that are occupied by LMI households. The significance of this data is that LMI owner households who are cost burdened may not have the resources to abate lead based paint in their homes. LMI renter households may not even be aware that their leased units contain lead based paint, or they may be hesitant to ask their landlord to abate the problem for fear of being evicted or having their rent increased. The following tables provide an estimate of the number of renter and owner housing units by level of affordability (0 – 80% MFI), by tenure, and the number of bedrooms. This data is matched against the number of units built before 1970 to estimate the number of units that potentially contain lead-based paint. The first table and analysis is for Berks County and the second for the City of Reading.

Berks County

Table 11

Number of Units by Age, Tenure, and Affordability

| Housing Units by Affordability | Renter Units by Number of Bedrooms | | | | Owner Units by Number of Bedrooms | | | |
|--|------------------------------------|--------------|--------------|---------------|-----------------------------------|--------------|---------------|---------------|
| | 0-1 | 2 | 3+ | Total | 0-1 | 2 | 3+ | Total |
| 0-<30% of MFI | | | | | | | | |
| Occupied Units | 2,985 | 1,860 | 2,395 | 7,240 | N/A | N/A | N/A | N/A |
| Built Prior to 1970 | 1,671 | 1,339 | 2,035 | 5,045 | N/A | N/A | N/A | N/A |
| 30-<50% of MFI | | | | | | | | |
| Occupied Units | 6,015 | 5,515 | 3,960 | 15,490 | 1,140 | 5,980 | 22,135 | 29,255 |
| Built Prior to 1970 | 4,872 | 4,577 | 3,484 | 12,933 | 775 | 3,887 | 18,814 | 23,476 |
| 50-<80% of MFI | | | | | | | | |
| Occupied Units | 4,280 | 5,200 | 3,300 | 12,780 | 634 | 5,995 | 33,600 | 40,229 |
| Built Prior to 1970 | 2,696 | 2,704 | 2,211 | 7,611 | 481 | 4,676 | 19,488 | 24,645 |
| Total Units Built Prior to 1970 | 9,239 | 8,620 | 7,730 | 25,589 | 1,256 | 8,563 | 38,302 | 48,121 |

Source: U.S. Census Bureau; U. S. Dept. of HUD, SOCDS Data

The following analysis is based on the above table:

0 – 30% MFI:

HUD estimated that 5,045 rental units were occupied by extremely low income households were built prior to 1970. This represents 69% of the housing stock affordable to households with incomes of less than 30% of the MFI.

30-50% MFI:

12,933 units constructed prior to 1970 were identified as affordable to households with incomes between 30-50% of the MFI, which represents 83% of the stock affordable to households with incomes between 30-50% MFI.

50-80% MFI:

A total of 7,611 units were identified as constructed prior to 1970 and occupied by households with incomes between 50-80% of the MFI. This represents 59% of the housing stock affordable to households with incomes between 50-80% of MFI.

Altogether, 25,589 rental units were occupied by LMI households in 2000 and built prior to 1970. This was equivalent to 72% of the total 2000 housing stock for those between 0 – 80% MFI.

For owner-occupied units, a total of 48,121 units were identified as occupied by and affordable to LMI households and built prior to 1970.

City of Reading

Table 12

Number of Units by Age, Tenure, and Affordability

| Housing Units by Affordability | Renter Units by Number of Bedrooms | | | | Owner Units by Number of Bedrooms | | | |
|--|------------------------------------|--------------|--------------|---------------|-----------------------------------|--------------|---------------|---------------|
| | 0-1 | 2 | 3+ | Total | 0-1 | 2 | 3+ | Total |
| 0-<30% of MFI | | | | | | | | |
| Occupied Units | 1,995 | 915 | 935 | 3,845 | N/A | N/A | N/A | N/A |
| Built Prior to 1970 | 1,254 | 754 | 875 | 2,883 | N/A | N/A | N/A | N/A |
| 30-<50% of MFI | | | | | | | | |
| Occupied Units | 3,500 | 2,360 | 2,025 | 7,885 | 479 | 1,840 | 10,740 | 13,059 |
| Built Prior to 1970 | 2,951 | 2,115 | 1,875 | 6,940 | 440 | 1,726 | 10,353 | 12,519 |
| 50-<80% of MFI | | | | | | | | |
| Occupied Units | 1,155 | 890 | 730 | 2,775 | 87 | 368 | 1,095 | 1,550 |
| Built Prior to 1970 | 936 | 610 | 645 | 2,191 | 87 | 270 | 815 | 1,172 |
| Total Units Built Prior to 1970 | 5,140 | 3,478 | 3,396 | 12,014 | 527 | 1,996 | 11,168 | 13,691 |

Source: U.S. Census Bureau; U. S. Dept. of HUD, SOCDS Data

The following analysis is based on the table above:

0 – 30% MFI:

HUD estimated that 2,883 rental units were occupied by extremely low income households were built prior to 1970. This represents 74% of the housing stock affordable to households with incomes of less than 30% of the MFI.

30-50% MFI:

6,940 units constructed prior to 1970 were identified as affordable to households with incomes between 30-50% of the MFI, which represents 88% of the stock affordable to households with incomes between 30-50% MFI.

50-80% MFI:

A total of 2,191 units were identified as constructed prior to 1970 and occupied by households with incomes between 50-80% of the MFI. This represents 78% of the housing stock affordable to households with incomes between 50-80% of MFI.

Altogether, 12,014 rental units were occupied by LMI households in 2000 and built prior to 1970. This was equivalent to 82% of the total 2000 housing stock for those between 0 – 80% MFI.

For owner-occupied units, a total of 13,691 units were identified as occupied by and affordable to LMI households and built prior to 1970.

The above analysis was conducted in order to estimate the number of units occupied by households earning between 0 – 80% of MFI that might contain lead-based paint. Given the limited data available to correlate income by age of housing stock, the HUD CHAS data provided a reasonable estimate of the number of housing units constructed prior to 1970 as well as the number of units occupied by income level in Berks County and the City of Reading. The data highlights the high probability that those with 0 – 80% MFI are much more likely to occupy units that were built before 1970, thus were more likely to have higher exposure levels to lead-based paint.

2. Actions Being Taken to Reduce Lead-Based Paint

The lead based paint rules at 24 CFR Part 35, went into effect in 2002. The City and County's strategy to reduce the hazards presented by units which contain lead-based paint includes:

- 1) improved educational efforts to inform households of the hazards of lead-based paint
- 2) of existing municipal codes and encouragement of housing codes which promote lead abatement
- 3) funding to assist low-income homeowners to abate lead-based paint hazards within the Boroughs and Townships when a child is identified with an Elevated Blood Lead Level.
- 4) Within the City, abate lead hazards in vacant units being rehabilitated for occupancy.

HOUSING

Housing Needs (91.205)

*Please also refer to the Housing Needs Table in the Needs.xls workbook

1. Describe the estimated housing needs projected for the next five year period for the following categories of persons: extremely low-income, low-income, moderate-income, and middle-income families, renters and owners, elderly persons, persons with disabilities, including persons with HIV/AIDS and their families, single persons, large families, public housing residents, victims of domestic violence, families on the public housing and section 8 tenant-based waiting list, and discuss specific housing problems, including: cost-burden, severe cost-burden, substandard housing, and overcrowding (especially large families).
2. To the extent that any racial or ethnic group has a disproportionately greater need for any income category in comparison to the needs of that category as a whole, the jurisdiction must complete an assessment of that specific need. For this purpose, disproportionately greater need exists when the percentage of persons in a category of need who are members of a particular racial or ethnic group is at least ten percentage points higher than the percentage of persons in the category as a whole.

5 Year Strategic Plan Housing Needs response:

1. Estimated Housing Needs

Current Estimates and Five-year Projections

The 1990 Census reported 134,482 housing units in Berks County including 34,276 units in the City of Reading. The 2000 Census reported that the number of housing units in Berks County increased during the 1990s by 11.7 percent to 150,222. The City of Reading's housing stock increased by 33 units during the 1990s to 34,309. Berks Vision 2020 notes that the rate of increase in housing in Berks County during the 1990s was modest in comparison to the previous decades. During the 1970s, the number of housing units in Berks County increased by about 19 percent, while during the 1980s the number of units increased by a little more than 12 percent.

Information from HUD's CHAS Databook (based on the 2000 Census) has been used to prepare the following narrative. HUD has determined that certain criteria result in housing problems for various household types. These criteria include cost burden (paying more than 30% or more than 50% of gross household income for housing costs); occupying a substandard dwelling unit (lacking complete plumbing or kitchen facilities); or, being overcrowded (having more than one person per room).

This data is the most current information available on which to base the County's housing needs assessment.

Table 11 on the following page categorizes households in need as follows:

- Extremely low income (0% to <30% of the median family income)
- Very low income (30% to <50% of the median family income)
- Low income (50% to <80% of the median family income).

Table 13 also provides a summary of the number of households in each income category by tenure and household type and the percent of such households that had a housing problem in 2000. The needs of various households, by household type within each income category, are described. The extent to which the households within each group are cost burdened and extremely cost burdened, and/or living in substandard housing, is examined. Also, the extent to which such problems impact minority households is reviewed.

Berks Vision 2020 notes that from 1950 to 1990, there was a marked decrease in the proportion of renter-occupied housing stock in Berks County, declining from 35.7 percent in 1950 to 26.1 percent in 1990. The ratio of owner units to renter units, however, stayed the same during the 1990s. The 2000 Census showed that 104,693 or 74 percent of Berks County's occupied housing units were owner-occupied and 36,877 or 26 percent were renter-occupied. The County's 2000 home ownership rate was higher than the State-wide rate of 71.3 percent.

The former Wyomissing Hills Borough had the highest rate of owner-occupied units at 96 percent. It is now merged into Wyomissing Borough. For the most part, there was a higher concentration of owner-occupied units in the Townships, where owner-occupancy rate over 80 percent were common. The lowest rate of home ownership was in the City of Reading where there were 15,367 owner-occupied units representing 51 percent of the total occupied units. Home ownership was also low in Kutztown Borough at 51 percent, Sinking Spring Borough at 55 percent, Lyons Borough at 57.1 percent, and West Reading Borough at 58.8 percent.

Table 13

Berks County - Lower Income Households with Housing Problems by Income Group

| Income Category by Housing Problem | RENTERS | | | | | OWNERS | | | | |
|--|--------------|----------------|----------------|---------------|---------------|---------------|----------------|----------------|---------------|----------------|
| | Elderly | Small Families | Large Families | All Others | Total | Elderly | Small Families | Large Families | All Others | Total |
| Extremely Low Income (0-<30% of MFI) | 2,514 | 2,534 | 809 | 2,584 | 8,441 | 3,766 | 988 | 395 | 916 | 6,065 |
| % with Any Housing Problem | 63.8 | 77.3 | 88.3 | 66.9 | 71.2 | 76 | 79.8 | 91.1 | 80.3 | 78.2 |
| % Cost Burdened | 62.6 | 73.4 | 74.7 | 65 | 67.7 | 75.3 | 77.8 | 86.1 | 78.8 | 77 |
| % Extremely Cost Burdened | 43.7 | 55.4 | 48.8 | 50.7 | 49.9 | 42.1 | 67.3 | 70.9 | 62 | 51.1 |
| Very Low Income (30-<50% of MFI) | 2,321 | 1,913 | 594 | 1,750 | 6,578 | 5,604 | 1,642 | 745 | 928 | 8,919 |
| % with Any Housing Problem | 61.7 | 65.5 | 78.1 | 66 | 65.4 | 35.6 | 71.4 | 72.5 | 68.2 | 48.6 |
| % Cost Burdened | 60 | 59 | 52 | 63.4 | 59.9 | 34.7 | 70.9 | 65.1 | 67.8 | 47.3 |
| % Extremely Cost Burdened | 18.2 | 7.3 | 5.7 | 13.1 | 12.6 | 12.2 | 39 | 22.8 | 42.6 | 21.2 |
| Low Income (50-<80% of MFI) | 1,955 | 2,954 | 859 | 2,894 | 8,662 | 8,147 | 5,628 | 1,738 | 2,242 | 17,755 |
| % with Any Housing Problem | 39.6 | 21.8 | 41.8 | 20.9 | 27.5 | 15.6 | 44 | 48.8 | 52.5 | 32.5 |
| % Cost Burdened | 38.4 | 15.4 | 9.8 | 16.7 | 20.5 | 15.3 | 43 | 39.3 | 52.3 | 31.1 |
| % Extremely Cost Burdened | 4.9 | 1 | 0.5 | 1.2 | 1.9 | 4.5 | 10.4 | 6 | 17.3 | 8.1 |
| Middle Income (80% of MFI & above) | 1,477 | 5,520 | 773 | 5,405 | 13,175 | 11,968 | 44,884 | 7,129 | 7,959 | 71,940 |
| % with Any Housing Problem | 12.3 | 5.5 | 26.3 | 3.3 | 6.6 | 7 | 8.8 | 14.8 | 16.8 | 10 |
| % Cost Burdened | 10.7 | 1.2 | 1 | 1.7 | 2.4 | 6.7 | 8.4 | 9 | 15.8 | 9 |
| % Extremely Cost Burdened | 4.7 | 0.2 | 0.5 | 0 | 0.6 | 0.7 | 0.7 | 0.3 | 1.5 | 0.8 |
| Total | 8,267 | 12,921 | 3,035 | 12,633 | 36,856 | 29,485 | 53,142 | 10,007 | 12,045 | 104,679 |

Source: State of the Cities Data System: HUD CHAS Table 1C

Categories of Persons Affected: Berks County

Renter Households

Lower income renter households consisting of households with incomes of less than 80% of the MFI accounted for 64% of all renter households in the County

The following narratives describe the housing problems experienced by each of these household types.

Extremely Low Income (0-<30% of MFI)

Extremely low income renters experienced the greatest degree of housing problems among all household types and among all income groups. Overall, 71.2% had housing problems, 67.7% experienced cost burden, and 49.9% were extremely cost burdened.

- “All other” households were the largest group in this income category, which numbered 2,584 and comprised 30.6% of all extremely low income renter households. Sixty-six percent reported housing problems with nearly the same percentage (65%) reporting cost burden, and 50.7% reported extreme cost burden
- Small family households were the second largest household type within this income category (30%). Their level of housing problems was higher than elderly households. Seventy-seven percent of small family households experienced housing problems with nearly the same percentage (73%) reporting cost burden. Fifty-five percent reported being extremely cost burdened.
- Elderly households were the third group in this income category with 2,514 households representing 29% of all extremely low income renter households.
- Large families comprised the smallest group of households in this income category (809) and represented only 9% of all extremely low income renter households. However, this household type experienced the highest rate of cost burden (74.7%).

Very Low Income (30-<50% of MFI)

Very low income renter households numbered 6,578 and represented 27% of all lower income renters. This slight increase in income (above 30% of the MFI) for a family of four in 2000 made some difference in the degree of housing problems experienced by households in this income category. Overall, 65% of households experienced housing problems (compared to 71% among extremely low income renters). Fifty-nine percent experienced cost burden (compared to 67% of extremely low income renters) and only 12% were extremely cost burdened (compared to 49% of extremely low income renters). It is evident

that increasing income decreases the rate of housing problems, most specifically the degree to which households are cost burdened.

- Elderly households numbered 2,321 and were the largest group of households in this income category (35%) but they experienced the lowest rates of housing problems. Sixty-one percent had housing problems, with almost the same percentage experiencing cost burden (60%). Eighteen percent were extremely cost burdened.
- Small families numbered 1,913 and represented 29% of households in this income category. Their degree of housing problem was higher than the elderly, but slightly less than large families. Sixty-five percent had housing problems with 59% reporting extreme cost burden.
- “All other” household types numbered 1,750 and comprised 26% of all very low income renter households. Sixty-six percent had housing problems, with 63% experiencing cost burden. Thirteen percent were extremely cost burdened.
- Large families numbered only 594 and represented the smallest group within this household type (9%). However, as with extremely low income renters, very low income large family households experienced rates of housing problems higher than any other household type in this income category and higher than this income group overall. The rate of cost burden was lower at 52%, and the rate of extreme cost burden was the lowest among this group of households at only 5%.

Low Income (50-<80% of MFI)

Low income renter households numbered 8,662 and accounted for 36% of all lower income renter households in Berks County in 2000. This increase in income resulted in better living conditions for a majority of the households. Overall, 27% reported housing problems, 20% reported cost burden and 1% reported extreme cost burden.

- Small families were the largest group with 2,954 households, comprising 34% of this income category. Twenty-eight percent reported housing problems, 21% reported being cost burdened and 0.5% of households reported extreme cost burden.
- “All other” household types were the second group with 3,085 households, representing 34% of this income category. These households also experienced the lowest rate of housing problems among all low income renter households. Only 27% reported housing problems with nearly the same percentage (25%) being cost burdened. Only 1% was extremely cost burdened.
- Elderly households numbered 1,955 and accounted for 22% of this income category. Thirty-nine percent reported housing problems, 38% reported cost burden and 4% reported extreme cost burden.
- Large families were once again the smallest group, numbering 859 and accounting for only 9% of all low income renter households. Housing problems for large families in this income category were high. Forty-one percent reported housing problems and 9% reported cost burden.

Middle Income and Higher (80% of MFI and higher)

Middle income renter households numbered 14,224 and accounted for 60% of all renter households in Berks County in 2000. Housing problems were the lowest for this income category as household income rose to the range of \$34,761 and higher. This increase in income resulted in better living conditions for the vast majority of the households. Overall, only 6% reported housing problems while 3% reported being cost burdened.

- Small families were the largest group with 5,520 households, comprising 41% of this income category. Only 5% reported housing problems with 1% reporting a cost burden.
- “All other” household types were the second largest group with 5,405 households, representing 41% of this income category. Only 3% reported housing problems and only 1% reported cost burden.
- Elderly households numbered 1,477 and accounted for 11% of this income category. Twelve percent experienced housing problems, and 10% were cost burdened.
- Large families were the smallest group, numbering only 773 and representing 5% of households in this income category. Housing problems for large families in this income category, however, were still significantly high with 26% reporting housing problems.

Owner Households

Lower income owner households consisting of households with incomes of less than 80% of the MFI accounted for 31% of all owner households in the County. .

Elderly households numbered 17,517 and comprised the majority of lower income owners (53%). Small families numbered 8,258 and were the second largest group of lower income owners (25%). “All other” households numbered 4,086 and represented 12% of all lower income owner households. Large families numbered 2,878 and were the smallest group of low income owners (8%).

The following narratives describe the housing problems experienced by each of these household types.

Extremely Low Income (0-<30% of MFI)

Extremely low income owners numbered 6,065 and accounted for 18% of all lower income owner households. Overall, this group experienced higher rates of housing problems than renter households in the same income group. Seventy-eight percent had housing problems and almost the same percentage (77%) experienced cost burden. Fifty-one percent experienced extreme cost burden.

- Elderly households comprised the majority (62%) in this income category. Seventy-six percent had housing problems and 75% reported cost burden. Forty-two percent reported extreme cost burden.

- Small families numbered 988 and were the second-largest group (16%) and had the second highest rate of housing problems among all extremely low income homeowners. Seventy-nine percent had housing problems, with 77% reporting cost burden. Sixty-seven percent reported extreme cost burden.
- “All other” household types numbered 916 and represented 15% of this income category. Eighty percent reported housing problems, and 78% reported cost burden. Sixty-two percent reported extreme cost burden.
- Large families numbered only 395, comprising 6% of extremely low income owner households, but once again had the highest rate of housing problems among this income group. Ninety-one percent reported housing problems with 86% reporting cost burden. Seventy percent reported extreme cost burden.

Very Low Income (30-<50% of MFI)

There were 8,919 very low income homeowners. This represented 27% of all lower income homeowners. Overall, this income group experienced housing problems to a lesser degree than extremely low income owners, but were still impacted more than low income owner households. Almost half reported housing problems (48%) and cost burden (47%). Twenty-one percent reported extreme cost burden.

- Elderly households comprised the majority (62%) of this household type numbering 5,604. They also had the lowest rate of housing problems: 35% reported housing problems with almost the same percentage reporting cost burden, and 12% reported extreme cost burden.
- Small families numbered 1,642 and comprised 18% of all very low income homeowners. Housing problems were high among this group: 71% reported housing problems, and 70% reported cost burden. Thirty-nine percent reported extreme cost burden.
- “All other” household types numbered 928 and comprised 10% of this income category. Sixty-eight percent (68%) reported housing problems and almost the same percentage reported cost burden. Forty-two percent reported extreme cost burden.
- Large families were the smallest category (8%), and the 745 households reported rates of housing problems nearly identical to small families and “all other” households in the same income category. Seventy-two percent had housing problems, 65% reported cost burden and 22% were extremely cost burdened.

Low Income (50-<80% of MFI)

Low income homeowners were the majority (54%) of all lower income owner households in Berks County in 2000. The 17,755 households also had the lowest rate of housing problems. Overall, this group had the lowest rate of housing problems: 32% reported housing problems and 31% reported cost burden. Only 8% reported extreme cost burden.

- Elderly households numbered 8,147 and comprised the majority (45%) of low income homeowners. They also had the lowest rate of housing problems in this income category: 15% reported housing problems and the same percentage reported cost burden, while 4% reported extreme cost burden.
- Small families numbered 5,628 and represented 31% of this income category. Forty-four percent reported housing problems, and the same percentage reported cost burden. Only 10% reported extreme cost burden.

- “All other” household types numbered 2,242 and represented 12% of this income group. Fifty-two percent reported housing problems, and the same percentage reported cost burden. However, 17% reported extreme cost burden.
- Large families were the smallest group at 1,738 and represented 10% of this income category. Forty-eight percent reported housing problems, 39% reported cost burden and 6% reported extreme cost burden.

Middle Income (80% of MFI and higher)

Middle income homeowners numbered 71,940 households in 2000 and comprised the majority (68%) of all owner households in Berks County. These households also had the lowest rate of housing problems. Overall, this group of homeowners had the lowest rate of housing problems: only 10% reported housing problems, 9% reported cost burden and less than 1% reported extreme cost burden.

- Small family households numbered 44,884 and comprised the majority (62%) of this household type. They experienced a low rate of housing problems: 8% reported housing problems and the same percentage reported cost burden, while fewer than 1% reported extreme cost burden.
- Elderly households numbered 11,968 and represented 16% of this income category. Only 7% reported housing problems, and about the same percentage reported cost burden. Less than 1% reported extreme cost burden.
- All other household types numbered 7,959 and represented 11% of this income category. They also experienced the highest rates of housing problems among all homeowners in this income category: 16% reported housing problems, 15% reported cost burden and 1% reported extreme cost burden.
- Large family households numbered 7,129 and represented 9% of this income group. Their rates of housing problems were higher than small families and elderly households in the same income category: 14% reported housing problems, 9% reported cost burden, and less than 1% reported extreme cost burden.

2. Finding of Disproportionate Need by Racial Group: Berks County

To determine the extent to which any racial group has a greater housing need in comparison to overall County need, data detailing information for black non-Hispanic, white non-Hispanic, and Hispanic households is presented below.

A racial group is defined as having a disproportionate need when the percentage of housing need for that group is at least 10 percentage points higher than the percentage of housing need for Berks County as a whole.

In the tables below, black non-Hispanic renters are compared with white non-Hispanic and Hispanic renters; and black non-Hispanic owners are compared with white non-Hispanic and Hispanic owners. To simplify the text, black non-Hispanic households are referred to simply as black households, and white non-Hispanic households are referred to as white households. Hispanic households are referred to as Hispanic.

The following tables show the racial groups with disproportionate need.

Table 14

Berks County

Lower Income Renter Households with Housing Problems

| Income Category by Housing Problem | BLACK RENTERS | | | | WHITE RENTERS | | | | HISPANIC RENTERS | | | |
|------------------------------------|---------------|--------------|------------|--------------|---------------|--------------|--------------|---------------|------------------|--------------|--------------|--------------|
| | Elderly | All Families | All Others | Total | Elderly | All Families | All Others | Total | Elderly | All Families | All Others | Total |
| Extremely Low Income | 55 | 260 | 165 | 480 | 2,605 | 1,205 | 1,460 | 5,270 | 305 | 1,520 | 450 | 2,275 |
| % with Any Housing Problem | 72.7 | 78.8 | 66.7 | 74 | 63.9 | 78.8 | 76.4 | 70.8 | 59 | 81.6 | 72.2 | 76.7 |
| Very Low Income | 34 | 220 | 140 | 394 | 2,420 | 1,360 | 1,495 | 5,275 | 65 | 895 | 275 | 1,235 |
| % with Any Housing Problem | 88.2 | 84.1 | 75 | 81.2 | 50.2 | 80.5 | 73.2 | 64.5 | 84.6 | 69.3 | 81.8 | 72.9 |
| Low Income | 15 | 280 | 125 | 420 | 1,705 | 1,960 | 2,550 | 6,215 | 4 | 1,150 | 325 | 1,479 |
| % with Any Housing Problem | 0 | 44.6 | 16 | 34.5 | 44.3 | 28.6 | 29.2 | 33.1 | 0 | 31.3 | 21.5 | 29.1 |
| Total | 104 | 760 | 430 | 1,294 | 6,730 | 4,525 | 5,505 | 16,760 | 374 | 3,565 | 1,050 | 4,989 |

Source: HUD CHAS Table 1C

Table 15

Berks County

Lower Income Owner Households with Housing Problems

| Income Category by Housing Problem | BLACK OWNERS | | | | WHITE OWNERS | | | | HISPANIC OWNERS | | | |
|------------------------------------|--------------|--------------|------------|-------|--------------|--------------|------------|--------|-----------------|--------------|------------|-------|
| | Elderly | All Families | All Others | Total | Elderly | All Families | All Others | Total | Elderly | All Families | All Others | Total |
| Extremely Low Income | 20 | 30 | 8 | 58 | 2,225 | 690 | 560 | 3,475 | 35 | 240 | 19 | 294 |
| % with Any Housing Problem | 50 | 100 | 50 | 75.9 | 77.5 | 79.7 | 79.5 | 78.3 | 57.1 | 83.3 | 78.9 | 79.9 |
| Very Low Income | 14 | 49 | 4 | 67 | 4,540 | 1,305 | 665 | 6,510 | 24 | 265 | 35 | 324 |
| % with Any Housing Problem | 71.4 | 91.8 | 0 | 82.1 | 38.8 | 73.6 | 70.7 | 49 | 83.3 | 81.1 | 100 | 83.3 |
| Low Income | 8 | 145 | 10 | 163 | 5,570 | 4,710 | 1,655 | 11,935 | 25 | 660 | 60 | 745 |
| % with Any Housing Problem | 50 | 44.8 | 100 | 48.5 | 16.8 | 50.8 | 56.5 | 35.7 | 0 | 50.8 | 50 | 49 |
| Total | 42 | 224 | 22 | 288 | 12,335 | 6,705 | 2,880 | 21,920 | 84 | 1,165 | 114 | 1,363 |

Source: HUD CHAS Table 1C

The highlighted boxes represent those sections of the population with a disproportionate need.

Renter Households

Lower income renter households numbered 23,681 in 2000 and accounted for 64% of all renter households (36,856). White households represented 69% of all renter households, Black households accounted for 6 %, and Hispanic households accounted for 21%. The remaining 4% is made up of Native American, Pacific Islander, and Asian households.

- 1) Extremely Low Income (0-<30% of MFI)
By household type, family households were impacted the greatest with Hispanic family households experiencing housing problems (81%), and 78.9% of Blacks and 78.4% of Whites experiencing housing problems. Elderly Hispanic households were the least impacted, with fewer experiencing problems (47.9%) than elderly Black households (65.2%).
- 2) Very Low Income (30-<50% of MFI)
Very low income elderly Black households experienced housing problems at a rate of 70.6%, compared to 71.4% for very low income elderly Hispanic households.
- 3) Low Income (50-<80% of MFI)
There were only 415 low income Black renter households compared to 6,890 white renter households.

Owner Households

Lower income owner households numbered 32,739 in 2000 and accounted for 31% of all owner households (104,679). White households represented 90% of this group, Black households accounted for 2%, and Hispanic households accounted for 6%. The remaining 2% is made up of Native American, Pacific Islander, and Asian households.

- 1) Extremely Low Income (0-<30% of MFI)
Eighty percent of all extremely low income Hispanic homeowners experienced housing problems compared to 78% among Whites and 78.9% for Blacks.
- 2) Very Low Income (30-<50% of MFI)
Hispanic households experienced the highest level of housing problems at 73.2%, compared to 61.8% for Black households and 46.4% for White households. Black "All other" households experienced the highest level of housing problems of any of the categories (100%).
- 3) Low Income (50-<80% of MFI)
Low income Black homeowners had a higher overall rate of housing problems (42.6%) compared to 40.4% of Hispanic homeowners and 31.5% for White households.

Summary of Disproportionate Housing Need: Berks County

Renters

Based on the analysis of housing problems experienced by various household types by racial groups, among renters, the following are the racial groups experiencing disproportionate affordable housing needs:

- Very low income elderly Black renters reported a rate of housing problems at 70.6%, which is 8.9% higher than the rate of housing problems experienced by all elderly renter households in the same category (61.7%).

- Low income “All others” family renters reported a rate of housing problems at 42.9%, which is twenty-two percentage points higher than the rate of housing problems experienced by all “All others” renter households in the same category (20.9%).

Homeowners

Among homeowners, more Black household types were disproportionately impacted. Very low income and low income categories of Black elderly homeowners experienced a disproportionately higher rate of housing need than elderly households as a whole. The rate of housing problems among very low income Black elderly owners was 66.7% compared to 35.6% for all elderly homeowners in the County. Very low Black “All others” reported 100% with housing problems, compared to 68.2% Countywide

(To determine the rate of housing problems experienced by all family households within the same income category, the rates of small families and large families were calculated as one household type.)

Categories of Persons Affected: City of Reading**Table 16**

| Income Category by Housing Problem | RENTERS | | | | | OWNERS | | | | |
|--|--------------|----------------|----------------|--------------|---------------|--------------|----------------|----------------|--------------|---------------|
| | Elderly | Small Families | Large Families | All Others | Total | Elderly | Small Families | Large Families | All Others | Total |
| Extremely Low Income (0-<30% of MFI) | 1,262 | 1,924 | 684 | 1,535 | 5,405 | 1,009 | 350 | 256 | 318 | 1,933 |
| % with Any Housing Problem | 61.6 | 78.2 | 89 | 59.9 | 70.5 | 74.3 | 71.4 | 94.5 | 71.7 | 76 |
| % Cost Burdened | 61.6 | 73.5 | 74.4 | 58.6 | 66.6 | 74.3 | 71.4 | 93 | 70.4 | 75.6 |
| % Extremely Cost Burdened | 39.5 | 56.1 | 48.2 | 41.4 | 47 | 38.2 | 58.6 | 76.2 | 54.7 | 49.6 |
| Very Low Income (30-<50% of MFI) | 723 | 1,139 | 444 | 924 | 3,230 | 1,075 | 522 | 395 | 252 | 2,244 |
| % with Any Housing Problem | 50.2 | 60.1 | 75.2 | 55.1 | 58.5 | 27 | 65.5 | 64.6 | 70.6 | 47.5 |
| % Cost Burdened | 49.1 | 50.8 | 45.9 | 52.4 | 50.2 | 27 | 64 | 53.2 | 70.6 | 45.1 |
| % Extremely Cost Burdened | 8.6 | 5.7 | 5.4 | 6.4 | 6.5 | 7.4 | 19 | 8.9 | 35.3 | 13.5 |
| Low Income (50-<80% of MFI) | 447 | 1,188 | 473 | 1,050 | 3,158 | 1,279 | 1,305 | 558 | 613 | 3,755 |
| % with Any Housing Problem | 22.8 | 17.9 | 49.3 | 17.1 | 23.1 | 8.9 | 30.3 | 32.8 | 39.6 | 24.9 |
| % Cost Burdened | 22.8 | 7.9 | 1.7 | 11.9 | 10.4 | 8.6 | 28.4 | 20.3 | 39.6 | 22.3 |
| % Extremely Cost Burdened | 1.8 | 1.3 | 0.8 | 0 | 0.9 | 2 | 4.2 | 0.7 | 9.6 | 3.8 |
| Middle Income (80% of MFI & above) | 235 | 1,200 | 265 | 1,210 | 2,910 | 1,248 | 3,979 | 994 | 1,173 | 7,394 |
| % with Any Housing Problem | 0 | 12.5 | 45.3 | 2.1 | 10.1 | 3 | 6.3 | 11 | 10.5 | 7 |
| % Cost Burdened | 0 | 1.7 | 0 | 0 | 0.7 | 2.7 | 4.6 | 0.4 | 10.1 | 4.6 |
| % Extremely Cost Burdened | 0 | 0.8 | 0 | 0 | 0.3 | 0 | 0.1 | 0 | 0 | 0.1 |
| Total | 2,667 | 5,451 | 1,866 | 4,719 | 14,703 | 4,611 | 6,156 | 2,203 | 2,356 | 15,326 |

Source: State of the Cities Data System: HUD CHAS Table 1

Renter Households

Lower income renter households consisting of households with incomes of less than 80% of the MFI accounted for 80% of all renter households in the City. .

Small families consisting of 2-4 related members numbered 1,924 and were the largest group of lower income renters (35%). The households collectively referred to as “all other” households by HUD, the second largest group, numbered 1,535 and represented 28% of all lower income renter households in the City in 2000. Elderly households, consisting of 1 or 2 persons with either person being 62 years of age or older, numbered 1,262 and were the third largest group of lower income renters (23%). Large families of 5 or more related members numbered 684 and were the smallest income group (12%).

The following narratives describe the housing problems experienced by each of these household types.

Extremely Low Income (0-<30% of MFI)

Extremely low income renters experienced the greatest degree of housing problems among all household types and among all income groups. Overall, 70% had housing problems, 66% experienced cost burden and 47% were extremely cost burdened.

Very Low Income (30-<50% of MFI)

Very low income renter households numbered 3,230 and represented 27% of all lower income renters. This slight increase in income (above 30% of the MFI) for a family of four in 2000 made some difference in the degree of housing problems experienced by households in this income category. Overall, 58% of households experienced housing problems. Fifty percent experienced cost burden and only 6% were extremely cost burdened. It is evident that increasing income decreases the rate of housing problems, most specifically the degree to which households are cost burdened.

- Small families numbered 1,139 and represented 35% of households in this income category. Their degree of housing problems was much higher than the elderly. Sixty

percent had housing problems with 50% experiencing cost burden. Five percent reported extreme cost burden.

- All other household types numbered 924 and comprised 28% of all very low income renter households. Fifty-five percent had housing problems, with 52% experiencing cost burden. Six percent were extremely cost burdened.
- Elderly households numbered 723 and were the largest group of households in this income category (22%) but they experienced the lowest rates of housing problems. Fifty percent had housing problems, with almost the same percentage experiencing cost burden. Eight percent were extremely cost burdened.
- Large families numbered only 444 and represented the smallest group within this household type (13%). However, as with extremely low income renters, very low income large family households experienced rates of housing problems higher than any other household type in this income category and higher than this income group overall. The rate of cost burden was lower at 45%, and the rate of extreme cost burden was the lowest among this group of households at only 5%.

Low Income (50-<80% of MFI)

Low income renter households numbered 3,158 and accounted for 26% of all lower income renter households in the City of Reading in 2000. Housing problems were significantly lower for this income category as household income rose to the range of \$---- to \$----. This increase in income resulted in better living conditions for a majority of the households. Overall, 23% reported housing problems, 10% reported cost burden and less than 1% reported extreme cost burden.

- Small families were the largest group with 1,188 households, comprising 37% of this income category. Seventeen percent reported housing problems, 7% reported being cost burdened and 1.5% of households reported extreme cost burden.
- All other household types were the second largest group with 1,050 households, representing 33% of this income category. These households also experienced the lowest rate of housing problems among all low income renter households. Only 17% reported housing problems with 11% being cost burdened.
- Large families numbered 473 and accounted for 14% of all low income renter households. Housing problems for large families in this income category were high. Forty-nine percent reported housing problems and 1.7% reported cost burden.
- Elderly households numbered 447 and accounted for 14% of this income category. Twenty-two percent reported housing problems, 22% reported cost burden and 1.8% reported extreme cost burden.

Middle Income and Higher (80% of MFI and higher)

Middle income renter households numbered 2,910 and accounted for 19% of all renter households in the City of Reading in 2000. Housing problems were the lowest for this income category as household income rose to the range of \$---- and higher. This increase in income resulted in better living conditions for the vast majority of the households. Overall, only 10% reported housing problems while less than 1% reported being cost burdened.

- All other household types were the largest group with 1,210 households, representing 41% of this income category. Only 2% reported housing problems and no renter households were reported as cost burdened or extremely cost burdened for households 80% MFI and higher.

- Small families were the second largest group with 1,200 households, comprising 41% of this income category. Only 12% reported housing problems with less than 1% reporting a cost burden.
- Large families numbered 265 and represented 9% of households in this income category. Housing problems for large families in this income category, however, were still significantly high with 45% reporting housing problems. No large families were cost burdened.
- Elderly households numbered 235 and accounted for 8% of this income category.

Owner Households

Lower income owner households consisting of households with incomes of less than 80% of the MFI accounted for 51% of all owner households in the City.

Elderly households numbered 3,363 and comprised the largest category of lower income owners (42%). Small families numbered 2,177 and were the second largest group of lower income owners (27%). Large families numbered 1,209 low income owners (15%). The remaining “all other” households numbered 1,183 and represented 14% of all lower income owner households.

The following narratives describe the housing problems experienced by each of these household types.

Extremely Low Income (0-<30% of MFI)

Extremely low income owners numbered 1,933 and accounted for 24% of all lower income owner households. Overall, this group experienced higher rates of housing problems than renter households in the same income group. Seventy-six percent had housing problems and almost the same percentage (75%) experienced cost burden. Forty-nine percent experienced extreme cost burden.

- Elderly households comprised the majority (52%) in this income category. Seventy-four percent had housing problems and the same percentage reported cost burden. Thirty-eight percent reported extreme cost burden.
- Small families numbered 350 and were the second-largest group (18%). Seventy-one percent had housing problems, with the same percentage reporting cost burden. Fifty-eight percent reported extreme cost burden.

- “All other” household types numbered 318 and represented 16% of this income category. Seventy-one percent reported housing problems, and almost the same percentage reported cost burden. Fifty-four percent reported extreme cost burden.
- Large families numbered only 256, comprising 13% of extremely low income owner households, but once again had the highest rate of housing problems among this income group. Ninety-four percent reported housing problems with 93% reporting cost burden. Seventy-six percent reported extreme cost burden.

Very Low Income (30-<50% of MFI)

Very low income homeowners numbered 2,244. This represented 28% of all lower income homeowners. Overall, this income group experienced housing problems to a lesser degree than extremely low income owners, but were still impacted more than low income owner households. Almost half reported housing problems (47%) and cost burden (45%). Thirteen percent reported extreme cost burden.

- Elderly households comprised the majority (47%) of this household type numbering 1,075. They also had the lowest rate of housing problems: 27% reported housing problems with almost the same percentage reporting cost burden, and 7% reported extreme cost burden.
- Small families numbered 522 and comprised 23% of all very low income homeowners. Housing problems were high among this group: 65% reported housing problems, and 64% reported cost burden. Nineteen percent reported extreme cost burden.
- Large families were 17% of the total, with 395 households reporting rates of housing problems nearly identical to small families and “all other” households in the same income category. Sixty-four percent had housing problems, 53% reported cost burden and 8% were extremely cost burdened.
- “All other” household types numbered 252 and comprised 11% of this income category. Seventy percent (70%) reported housing problems and the same percentage reported cost burden. Thirty-five percent reported extreme cost burden.

Low Income (50-<80% of MFI)

Low income homeowners were the majority (47%) of all lower income owner households in the City of Reading in 2000. The 3,755 households also had the lowest rate of housing problems. Overall, this group had the lowest rate of housing problems: 24% reported housing problems and 22% reported cost burden. Only 3% reported extreme cost burden.

- Small families numbered 1,305 and represented 34% of this income category. Thirty percent reported housing problems, and almost the same percentage reported cost burden. Only 4% reported extreme cost burden.
- Elderly households numbered 1,279 and comprised the majority (34%) of low income homeowners. They also had the lowest rate of housing problems in this income category: 8% reported housing problems and the same percentage reported cost burden, while 2% reported extreme cost burden.
- “All other” household types numbered 613 and represented 16% of this income group. Thirty-nine percent reported housing problems, and the same percentage reported cost burden. However, 9% reported extreme cost burden.
- Large families were the smallest group at 558 and represented 14% of this income category. Thirty-two percent reported housing problems, 20% reported cost burden and less than 1% reported extreme cost burden.

Middle Income (80% of MFI and higher)

Middle income homeowners numbered 7,394 households in 2000 and comprised 48% of all owner households in the City of Reading. Overall, this group of homeowners had the lowest rate of housing problems: only 7% reported housing problems, 4% reported cost burden and less than 1% reported extreme cost burden.

- Small family households numbered 3,979 and comprised the majority (53%) of this household type. They experienced a lower rate of housing problems: 6% reported housing problems and 4% reported cost burden.
- Elderly households numbered 1,248 and represented 16% of this income category. Only 3% reported housing problems, and almost the same percentage reported cost burden.
- All other household types numbered 1,173 and represented 15% of this income category. They also experienced high rates of housing problems: 10% reported housing problems and 10% reported cost burden.
- Large family households numbered 994 and represented 13% of this income group. Their rates of housing problems were higher than small families and elderly households in the same income category: 11% reported housing problems but only 0.04% reported cost burden.

2. Finding of Disproportionate Need by Racial Group: City of Reading

To determine the extent to which any racial group has a greater housing need in comparison to overall City need, data detailing information for black non-Hispanic, white non-Hispanic, and Hispanic households is presented below.

A racial group is defined as having a disproportionate need when the percentage of housing need for that group is at least 10 percentage points higher than the percentage of housing need for Berks City as a whole.

Table 17

City of Reading Lower Income Renter Households with Housing Problems

| Income Category by Housing Problem | BLACK RENTERS | | | | WHITE RENTERS | | | | HISPANIC RENTERS | | | |
|------------------------------------|---------------|--------------|------------|--------------|---------------|--------------|--------------|--------------|------------------|--------------|--------------|--------------|
| | Elderly | All Families | All Others | Total | Elderly | All Families | All Others | Total | Elderly | All Families | All Others | Total |
| Extremely Low Income | 95 | 330 | 245 | 670 | 920 | 435 | 635 | 1,990 | 240 | 1,730 | 610 | 2,580 |
| % with Any Housing Problem | 63.2 | 78.8 | 73.5 | 74.6 | 65.2 | 81.6 | 56.7 | 66.1 | 47.9 | 81.5 | 56.6 | 72.5 |
| Very Low Income | 80 | 195 | 95 | 370 | 590 | 480 | 600 | 1,670 | 70 | 885 | 225 | 1,180 |
| % with Any Housing Problem | 75 | 56.4 | 52.6 | 59.5 | 45.8 | 52.1 | 57.5 | 51.8 | 71.4 | 71.8 | 51.1 | 67.8 |
| Low Income | 34 | 235 | 65 | 334 | 380 | 680 | 625 | 1,685 | 34 | 700 | 315 | 1,049 |
| % with Any Housing Problem | 11.8 | 31.9 | 15.4 | 26.6 | 25 | 20.6 | 18.4 | 20.8 | 11.8 | 33.6 | 15.9 | 27.6 |
| Total | 209 | 760 | 405 | 1,374 | 1,890 | 1,595 | 1,860 | 5,345 | 344 | 3,315 | 1,150 | 4,809 |

Source: HUD CHAS Table IC

Table 18

City of Reading Lower Income Owner Households with Housing Problems

| Income Category by Housing Problem | BLACK OWNERS | | | | WHITE OWNERS | | | | HISPANIC OWNERS | | | |
|------------------------------------|--------------|--------------|------------|------------|--------------|--------------|------------|--------------|-----------------|--------------|------------|--------------|
| | Elderly | All Families | All Others | Total | Elderly | All Families | All Others | Total | Elderly | All Families | All Others | Total |
| Extremely Low Income | 69 | 65 | 35 | 169 | 870 | 195 | 205 | 1,270 | 60 | 345 | 65 | 470 |
| % with Any Housing Problem | 94.2 | 76.9 | 71.4 | 82.8 | 72.4 | 71.8 | 75.6 | 72.8 | 75 | 85.5 | 61.5 | 80.9 |
| Very Low Income | 24 | 90 | 20 | 134 | 980 | 340 | 190 | 1,510 | 65 | 450 | 45 | 560 |
| % with Any Housing Problem | 83.3 | 50 | 100 | 63.4 | 24 | 63.2 | 60.5 | 37.4 | 53.8 | 74.4 | 100 | 74.1 |
| Low Income | 20 | 210 | 50 | 280 | 1,230 | 965 | 480 | 2,675 | 30 | 625 | 60 | 715 |
| % with Any Housing Problem | 0 | 31 | 40 | 30.4 | 9.3 | 24.4 | 39.6 | 20.2 | 0 | 36.8 | 16.7 | 33.6 |
| Total | 113 | 365 | 105 | 583 | 3,080 | 1,500 | 875 | 5,455 | 155 | 1,420 | 170 | 1,745 |

Source: HUD CHAS Table IC

Shaded areas on the above tables represent segments of the population that are disproportionately impacted.

In the tables below, black non-Hispanic renters are compared with white non-Hispanic and Hispanic renters, and black non-Hispanic owners are compared with white non-Hispanic and Hispanic owners. To simplify the text, black non-Hispanic households are referred to simply as black households, and white non-Hispanic households are referred to as white households. Hispanic households are referred to as Hispanic.

Renter Households

Lower income renter households numbered 11,793 in 2000 and accounted for 80% of all renter households (14,703). White households represented 45% of this group, Black households accounted for 11%, and Hispanic households accounted for 40%. The remaining 4% is made up of Native American, Pacific Islander, and Asian households.

- 1) Extremely Low Income (0-<30% of MFI)
By household type, “all other” households were impacted the greatest with Black family households experiencing housing problems at a rate of 73.5% (vs. 59.9% overall in this category).
- 2) Very Low Income (30-<50% of MFI)
Very low income elderly Black households experienced housing problems at a rate of 75% compared to 71.4% for very low income elderly Hispanic households and 71.8% for Hispanic family households.
- 3) Low Income (50-<80% of MFI)
No low income renter households showed a disproportionate need by racial group.

Owner Households

Lower income owner households numbered 7,932 in 2000 and accounted for 51% of all owner households (15,326). White households represented 68% of this group, Black households accounted for 7%, and Hispanic households accounted for 21%. The remaining 4% is made up of Native American, Pacific Islander, and Asian households.

- 1) Extremely Low Income (0-<30% of MFI)
Elderly black owners had a disproportionate level of housing problems: 94.2% compared to 74.3% overall for all elderly households in this income category.
- 2) Very Low Income (30-<50% of MFI)
Elderly black owners had a disproportionate level of housing problems: 83.3% compared to 27% overall for all elderly households in this income category.
Elderly Hispanic owners also had a disproportionate level of housing problems: 53.8% vs. 27% overall.
- 3) Low Income (50-<80% of MFI)
No low income owner households showed a disproportionate need by racial group.

Summary of Disproportionate Housing Need

Based on the analysis of housing problems experienced by various household types by racial groups, among renters, the following are the racial groups experiencing disproportionate affordable housing needs:

- Extremely low income all other Black renters reported a rate of housing problems at 73.5%, which is over thirteen percentage points higher than the rate of housing problems experienced by all renter households in the same category (59.9%).
- Very low income elderly Hispanic renters reported a rate of housing problems at 71.4%, which is forty-four percentage points higher than the rate of housing problems experienced by all elderly renter households in the same category (27%). Very low income elderly Black households had a rate of 75% compared to 27% overall.

Among homeowners, more Black household types were disproportionately impacted. Extremely low income and very low income categories of Black elderly homeowners experienced a disproportionately higher rate of housing need than elderly households as a whole. The rate of housing problems among extremely low income Black elderly owners was 94.2% compared to 74.3% for all elderly homeowners in the City. Very low income Black owners reported a rate of 83.3% compared to 27% Citywide.

One hundred percent (representing 20 of 20) Black “all other” types of households reported housing problems compared to 70.6% Citywide.

- Very low income Hispanic elderly homeowners were disproportionately affected by housing problems. Fifty-three percent experienced housing problems, compared to 27% Citywide.
- One hundred percent of very low income Hispanic “all other” types of households reported housing problems compared to 70.6% Citywide.

(To determine the rate of housing problems experienced by all family households within the same income category, the rates of small families and large families were calculated as one household type.)

Populations with Special Needs Other than Homeless

Supportive housing is defined as residential units that provide a planned services

component with access to a range of services identified as necessary for the residents to achieve personal goals. Various populations with special needs require supportive housing.

The needs of these subpopulations are described below. Because it is not always possible to determine the number of persons who have supportive housing needs, the Strategic Plan uses standards recommended by national agencies to determine the estimated number of persons with supportive housing needs in Berks County.

Elderly and Frail Elderly

A frail elderly person is defined as one who has one or more limitations of activities of daily living (ADL), and one who may need assistance to perform ADL. Elderly persons may need housing assistance for two reasons – financial and supportive. Supportive

housing is needed when an elderly person is both frail and low income, since the housing assistance offers services to compensate for the frailty in addition to financial assistance.

An estimate of the number of frail elderly requiring supportive services can be obtained by applying the national prevalence statistics for the proportion of elderly that require assistance with ADL to the number of elderly in Berks County who are low income.

The 2000 Census reported that there were 56,190 persons age 65 and over in the County, representing 15% of the total population. Among these individuals, the Census reported the following statistics:

- 20,654 (36.8%) reported that they had a disability.
- 4,098 (19.8%) of the 20,654 elderly with a disability reported that they had a self-care disability that limited their ability to dress, bath, or get around inside their home without assistance.
- 10,317 (50.0%) of the 20,654 elderly with a disability reported that their disability limited their ability to go outside their home alone to shop or visit a doctor's office.
- 4,048 (7.2%) of all elderly persons were living below the poverty level; 2,119 (10.4%) of the 20,654 elderly persons with a disability had income levels below poverty.

CHAS Data 2000 provides information by entitlement municipality on elderly households with mobility and self-care disabilities. As defined by CHAS Data 2000, mobility and self-care limitations are a long-lasting condition that substantially limits one or more basic physical activities, such as walking, climbing stairs, reaching, lifting, or carrying; and/or a physical, mental or emotional condition lasting more than six months that creates difficulty with dressing, bathing, or getting around inside the home. CHAS Data 2000 provides the information by income category and reports on those with a housing problem. The data distinguishes by age, identifying elderly and extra elderly households. Elderly households are one or two member households where either person is 62 to 74 years. Extra elderly are one or two member households where either person is 75 years or older.

As shown in Table 13, CHAS Data 2000 reports the following information about elderly households with mobility and self care limitations in Berks County:

- Of the 2,405 elderly and extra-elderly renter households with incomes below 80% of the MFI, 54% experienced housing problems in 2000.
- Of the 5,094 elderly and extra-elderly owner households with incomes below 80% of the MFI, 40% experienced housing problems.

As shown in Table 14, CHAS Data 2000 reports the following information about elderly households with mobility and self care limitations in the City of Reading:

- Of the 1,094 elderly and extra-elderly renter households with incomes below 80% of the MFI, 49% experienced housing problems in 2000.
- Of the 10,067 elderly and extra-elderly owner households with incomes below 80% of the MFI, 36% experienced housing problems.

Table 19

Berks County Elderly Households with Mobility & Self-Care Limitations with Housing Problems

| | 62 to 74 Years | 75 and Older | Total | With Any Housing Problem | |
|-------------------|----------------|--------------|-------|--------------------------|-----------------------------------|
| | | | | Total | % of Households with a Limitation |
| Renter Households | | | | | |
| Low Income | 895 | 1,510 | 2,405 | 1,304 | 54% |
| Above LMI | 145 | 190 | 335 | 50 | 15% |
| Total Renters | 1,040 | 1,700 | 2,740 | 1,354 | 49% |
| Owner Households | | | | | |
| Low Income | 1,924 | 3,170 | 5,094 | 2,018 | 40% |
| Above LMI | 1,475 | 1,324 | 2,799 | 194 | 7% |
| Total Owners | 3,399 | 4,494 | 7,893 | 2,212 | 28% |

Source: HUD State of the Cities Data Systems; CHAS Data 2000

Table 20

City of Reading Elderly Households with Mobility & Self-Care Limitations with Housing Problems

| | 62 to 74 Years | 75 and Older | Total | With Any Housing Problem | |
|-------------------|-------------------|-----------------|-------|--------------------------|--|
| | | | | Total | % of Households with a Housing Problem |
| Renter Households | | | | | |
| Low Income | 449 | 645 | 1,094 | 534 | 49% |
| Above LMI | 29 | 44 | 73 | 0 | 0% |
| Total Renters | 478 | 689 | 1,167 | 534 | 46% |
| Owner Households | | | | | |
| Low Income | 394 | 673 | 1,067 | 388 | 36% |
| Above LMI | 164 | 218 | 382 | 8 | 2% |
| Total Owners | 558 | 891 | 1,449 | 396 | 27% |

Source: HUD State of the Cities Data Systems; CHAS Data 2000

In addition to the above data, information from the Berks County Needs Assessment 2007/2008 were considered in identifying the needs for services. The Needs Assessment surveyed over 5,400 persons over age 60 as to social service needs.

The affordable and supportive service needs of the elderly include the following:

- Home maintenance assistance, including minor home repairs is the most needed supportive housing service.
- Affordable, safe and appropriate housing is needed.
- Adaptive modifications that allow them to remain in their homes as their physical conditions change should be provided.
- For people age 75 and over, the need for medical and other types of professional care rises sharply as evidenced by the large number of the elderly age 75 and over with self-care and go-outside the home disabilities.
- As people live longer, there will likely be more people in need of care because of dementia or other illnesses that diminish their mental capacity. The 2000 Census reported that there were 4,529 persons age 65 and over with a mental disability in Berks County.
- The need for personal care and assistance with daily living is increasing. As baby boomers age and families grow smaller, there will be an increasing number of older people who need support and assistance and fewer family members to fill the traditional role of providing care. Where there are no family members to provide direct care, public and nonprofit agencies will need to be increasingly creative in finding means to help the elderly remain in the community.

Persons with Disabilities

The majority of people with psychiatric or developmental disabilities experience housing problems or have housing needs in some form: cost burden; overcrowding; substandard housing; inability to move out of an institutional or residential treatment setting beyond the period of need; and, homelessness.

The CHAS Data for 2000 reported that among non-elderly households (that is, households where no member is 62 years of age or older) in Berks County, there were 2,038 renter households with mobility and self-care limitations. These households comprised 48% of all County non-elderly households with housing problems. Within this group, low income households outnumbered above low income households by more than ten to one.

Among homeowners, low income homeowner households with limitations were nearly as likely to have experienced housing problems as their renter counterparts. For households above 80% of the MFI, the percentage of households with limitations having housing problems were far fewer.

Table 21A

Berks County Non-Elderly Households with Mobility & Self-Care Limitations with Housing Problems

| | With Any Housing Problem | |
|--------------------------|--------------------------|-----------------------------------|
| | Total | % of Households with a Limitation |
| Renter Households | | |
| Low Income | 1,893 | 60.9% |
| Above LMI | 145 | 13.1% |
| Total Renters | 2,038 | 48% |
| Owner Households | | |
| Low Income | 1,509 | 56.6% |
| Above LMI | 708 | 12.4% |
| Total Owners | 2,217 | 26% |

Source: HUD State of the Cities Data Systems; CHAS Data 2000

Table 21b

City of Reading Non-Elderly Households with Mobility & Self-Care Limitations with Housing Problems

| | With Any Housing Problem | |
|--------------------------|--------------------------|--|
| | Total | % of Households with a Housing Problem |
| Renter Households | | |
| Low Income | 2,035 | 63.6% |
| Above LMI | 444 | 18.9% |
| Total Renters | 2,479 | 41% |
| Owner Households | | |
| Low Income | 998 | 56.3% |
| Above LMI | 949 | 9.9% |
| Total Owners | 1,947 | 33% |

Source: HUD State of the Cities Data Systems; CHAS Data 2000

Needs related to housing for persons with disabilities include the following:

- Affordable, safe and appropriate housing.
- Creative home modification programs for those who acquire a disability as they age or through accident or illness.
- Accessible housing, particularly for those with severe disabilities.
- Assistance with one-time rental assistance and security deposits.
- Varying levels of supportive services adaptable to individual requirements.

- Effective pathways to ensure consumer information on existing housing programs
- Services for those who are dually-diagnosed with mental illness and/or substance abuse and/or physical disabilities.
- Outreach to individuals who resist or cannot access the traditional mental health service system.
- Convenient transportation available at varied times.

Persons with Alcohol and Other Addictions

Alcohol or other drug abuse is defined as an excessive and impairing use of alcohol or other drugs, including addiction. Persons who are classified with alcohol or other addictions may have a history of inpatient treatment (detox), be identified by current symptomatology or by an assessment of current intake, and by some combination of these approaches. The National Institute of Alcohol Abuse and Alcoholism estimates the number of men with drinking problems at 14% to 16%, and the number of women with similar problems at 6%. No similar statistics exist for abuse of other drugs. However, the National Institute of Alcohol Abuse and Alcoholism estimates that one-third or more of the clients in publicly funded residential group programs are homeless most of the year before entering treatment. Since this group is without housing and medical insurance, it is assumed that they are low income and in need of supportive housing.

There is no source of data to determine the extent of this population in Berks County. If the national estimated percentages of men and women with alcohol addictions are applied to the 2000 population, approximately 25,614 to 29,273 men and 11,441 women in Berks County may have drinking problems.

Persons Diagnosed with AIDS and Related Diseases

In Pennsylvania, AIDS and HIV infections are reportable conditions. The Pennsylvania Department of Health maintains a registry of reported cases on a County basis. At the end of 2006 (the most recent date for which data is available), the state reported that there were 354 persons living with HIV and 471 persons living with AIDS in Berks County.

The housing needs and problems of people living with HIV and AIDS are similar to those of people of similar health or socio-economic status. These problems have become more pressing as more people with AIDS live longer. Many people living with HIV and AIDS have other psychosocial, health, and emotional problems such as chemical dependency and mental health problems. Key housing problems include affordability, security, transportation, and child care issues. Financial constraints are central to most housing issues faced by people living with HIV and AIDS in the community. Financial problems often appear to be accentuated by the inability to work and expenses for medical care and medicines beyond the scope of insurance.

The housing needs of people living with HIV and AIDS are diverse. Housing programs targeting the population need to be flexible enough to address a wide range of needs and problems. Programs should focus on helping people with HIV and AIDS to stay in their own homes. Housing programs may need to find ways to address underlying causes and related problems such as alcohol and drug services, mental health services, benefits counseling, and public transportation.

Housing programs for persons with HIV and AIDS should include the following:

- Direct financial or in-kind assistance to clients, specifically rental and mortgage assistance.
- Direct services, specifically case management and in-home services.
- A flexible indirect assistance component that provides a pool of funds to address multiple housing concerns such as utility assistance, home improvements and renovations.

Public Housing Residents

Public housing residents are part of the Special Needs population in that HUD views this population as having the potential to overcome the financial situation that resulted in the need for assisted housing. To achieve economic stability and independence, public housing residents need sufficient stable income for private housing at affordable levels. When income goals are reached, persons living in public or assisted housing may want to leave public housing for homeownership opportunities. Family self-sufficiency and programs that educate tenants about homeownership provide such opportunities.

The groups most likely to benefit from self-sufficiency programs are the very low and low income individuals and families in public and assisted housing. These groups, along with those in temporary homeless shelters and transitional housing, may utilize self-sufficiency skills educational programs to achieve personal financial goals.

Another group to consider are those on the waiting lists for public housing. The Berks Housing Authority identified 417 households on a waiting list of persons desiring to rent a public housing unit and 203 on the waiting list for a Section 8 Voucher. Of the total 637 households on the waiting lists in the County, 515 (81%) were White, 102 were Black (16%), and 253 (40%) were Hispanic of any race. There were 182 households with a persons with a disability (29%). Although elderly only account for 14 percent of the public housing waiting list, the greatest need (58%) is for one-bedroom units.

The Reading Housing Authority indicated in their 2008 Plan that there were 1,607 households waiting for available public housing units and 134 waiting for Section 8 Vouchers. Of those on the waiting lists in the City, 583 (33%) were White, 232 were Black (13%), and 916 (52%) were Hispanic of any race. There were 591 households with a persons with a disability (34%). Although elderly only account for 7 percent of the waiting list, the greatest need (55%) is for one-bedroom units.

The need for affordable housing is evidenced by the length of these lists.

Domestic Violence

There are few housing facilities serving victims of domestic violence in Berks County. Berks Women in Crisis (BWIC) is the only Domestic Violence agency that provides shelter exclusively for victims of domestic violence. BWIC also offers limited transitional housing.

During 2007, 4,500 Berks County victims of domestic violence sought assistance from BWIC. Fleeing because of violence in their homes, 721 women and children spent 8,334 bednights (1 person per bed per night) in the emergency shelter. The need for housing for victims of domestic violence is currently high and growing in the region. The challenge in operating such housing is the need for housing subsidizes, often at 100%, and funding for staff and support services. An expanded voucher

subsidy (TBRA) program could be used to provide much needed assistance to move women and children from the shelter to permanent housing.

Priority Housing Needs (91.215 (b))

1. Identify the priority housing needs and activities in accordance with the categories specified in the Housing Needs Table (formerly Table 2A). These categories correspond with special tabulations of U.S. census data provided by HUD for the preparation of the Consolidated Plan.
2. Provide an analysis of how the characteristics of the housing market and the severity of housing problems and needs of each category of residents provided the basis for determining the relative priority of each priority housing need category.
 Note: Family and income types may be grouped in the case of closely related categories of residents where the analysis would apply to more than one family or income type.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.

5 Year Strategic Plan Priority Housing Needs response:

1. Priority housing needs and activities

Berks County and the City of Reading assigned priorities for housing needs based on the information provided in the prior section. The table below identifies the population target groups for assistance to be provided through the federal grants programs.

Table 22

Housing Priority Populations

| | 0-30% MFI | | 31-50% MFI | | 51-80% MFI | |
|----------------------|-----------|--------|------------|--------|------------|--------|
| | Renters | Owners | Renters | Owners | Renters | Owners |
| ELDERLY | | | | | | |
| Any Housing Problem | High | High | High | High | High | High |
| Cost Burden >30% | High | High | High | High | High | High |
| Cost Burden >50% | High | High | High | High | High | High |
| SMALL RELATED | | | | | | |
| Any Housing Problem | Medium | High | Medium | High | Medium | High |
| Cost Burden >30% | Medium | High | Medium | High | Medium | High |
| Cost Burden >50% | Medium | High | Medium | High | Medium | High |
| LARGE RELATED | | | | | | |
| Any Housing Problem | Medium | High | Medium | High | Medium | High |
| Cost Burden >30% | Medium | High | Medium | High | Medium | High |
| Cost Burden >50% | Medium | High | Medium | High | Medium | High |
| ALL OTHER | | | | | | |

| | | | | | | |
|---------------------|--------|------|--------|------|--------|------|
| Any Housing Problem | Medium | High | Medium | High | Medium | High |
| Cost Burden >30% | Medium | High | Medium | High | Medium | High |
| Cost Burden >50% | Medium | High | Medium | High | Medium | High |

Source: U.S. Department of Housing and Urban Development (HUD), State of the Cities Data Source

- Highest Priority is given to owners of all incomes and all elderly households. The focus of the community development strategies is to expand homeownership among all non-elderly households.
- Medium Priority is given to all rental activities except elderly.
- Low Priority is given to households with incomes over 80% of the median.

Housing funds will be allocated using the following strategies:

Retain existing housing stock — rehabilitation assistance for both owner and renter occupied housing. In the City, stabilize housing through concentrated code enforcement in targeted areas.

Development of additional affordable housing — housing to be developed by private investment and non-profit organizations

Development of rental housing — utilize CHDO's and nonprofit organizations to provide financial and technical assistance in developing housing facilities for the very low income and low income renters.

Homebuyer's assistance — down payment and closing cost assistance for low and moderate-income homebuyers.

The following are the housing priorities and activities:

➤ Provision of Decent Affordable Housing:

BERKS COUNTY:

Retention of housing -

- Assist _____ lower income households through FY 2013 through housing rehabilitation programs.

Proposed Activities: Owner Occupied Housing Rehabilitation Program

Description and Proposed Accomplishments - Owner-Occupied Rehabilitation: The County will continue the owner-occupied Housing Rehabilitation Program, which provides financial assistance to low- and moderate-income homeowners. The financial assistance is provided for the repair or rehabilitation of substandard housing to meet local building codes and lead-based paint requirements, and to ensure safe and sanitary living conditions.

Geographic Distribution: All funds will be distributed Countywide

- Assist ____ rental units that are affordable to lower income households with rehabilitation of the units.

Description and Proposed Accomplishments: Rehabilitation and modernization assistance is received by BCHA for public housing that they own and operate. Utilizing HOME funds available to the County, financial assistance would be made available to housing owned by non-profit and CHDO organizations that provide publicly assisted housing that is affordable to lower income households. Assistance could be used for major systems repairs, replacement of fixtures and infrastructure, weatherization improvements, and assistance with adaptive modifications and accessibility improvements.

Rehabilitation and modernization assistance for assisted rental housing owned by non-profits will assist up to households ____ households over the next five years. Assisted households include elderly households, small households, large households, and all other households. Assisted households will be primarily very low income households.

Geographic Distribution: All funds will be distributed Countywide

CITY OF READING:

Retention of housing -

Working through the use of non-profit subrecipients, assist ____ lower income households through FY 2013 through housing rehabilitation programs.

Description and Proposed Accomplishments - Owner-Occupied Rehabilitation: The City will continue to fund the major system rehabilitation program, which provides financial assistance to low- and moderate-income homeowners. The financial assistance is provided for the repair or rehabilitation of major systems as needed to prevent displacement.

- Assist ____ rental units that are affordable to lower income households with rehabilitation of the units.

Description and Proposed Accomplishments: Rehabilitation and modernization assistance is received by RHA for public housing that they own and operate. Utilizing HOME funds available to the City, financial assistance would be made available to housing owned by non-profit organizations that provide publicly assisted housing that is affordable to elderly and special needs lower income households. Assistance could be used for major systems repairs, replacement of fixtures and infrastructure, weatherization improvements, and assistance with adaptive modifications and accessibility improvements.

Rehabilitation and modernization assistance for assisted rental housing will assist up to households ____ households over the next five years. Assisted

households include elderly households, and special needs households. Assisted households will be primarily very low income households.

Geographic Distribution: All funds will be distributed Citywide

Development of affordable housing — utilize CHDO's and nonprofit organizations to develop housing facilities for the very low income and low income renters and low to moderate income homebuyers.

BERKS COUNTY

- Assist development of _____ rental units that are affordable to lower income households

Description and Proposed Accomplishments: Provide subsidies to for-profit or non-profit developers to construct rental housing units for households at or below 50 percent of MFI. The housing development program would be funded County-wide and leveraged with funding provided through grants for elderly and special needs housing.

To address unmet or overburdened needs, the County encourages rental projects that include the following.

- Those that provide project based rental assistance.
- Those serving the lowest income households.
- Set-asides for disabled households.
- Units with supportive services for seniors 62 and over.

Geographic Distribution: All funds will be distributed Countywide

- Assist in the development of _____ owner occupied housing units.

Description and Proposed Accomplishments: Provide incentives for the construction of in-fill housing in inner-ring suburbs and outlying Boroughs. Homes would be affordable to person below 80% of MFI.

Geographic Distribution: All funds will be distributed Countywide

CITY OF READING

- Assist development of _____ rental units that are affordable to lower income elderly and special needs households.

Description and Proposed Accomplishments: Provide subsidies to non-profit developers to construct rental housing units for households at or below 50 percent of MFI. The housing development program would be funded City-wide and leveraged with funding provided through grants for elderly and special needs housing.

To address unmet or overburdened needs, the County encourages rental projects that include the following.

- Those that provide project based rental assistance.
- Those serving the lowest income households.
- Set-asides for disabled households.
- Units with supportive services for seniors 62 and over.

Geographic Distribution: All funds will be distributed Citywide

- Assist in the development of ____ owner occupied housing units.

Description and Proposed Accomplishments: Provide incentives for the construction of in-fill housing in the City. Homes would be affordable to person below 80% of MFI.

Geographic Distribution: All funds will be distributed Citywide

Increase housing facilities and services — Assist private non-profit developers leverage other public and private funding to develop ____ units of permanent supportive housing for persons who are homeless and/or have special needs.

Description and Proposed Accomplishments: Provide incentives for the construction of integrated housing in the community. Housing would benefit persons who are very low and low income.

Geographic Distribution: All funds will be distributed City and Countywide.

➤ Increase Homeownership:

Homebuyer's assistance — down payment and closing cost assistance for low and moderate-income homebuyers.

- Assist ____ lower income households to achieve homeownership through provision of closing costs and downpayment assistance.

Description and Proposed Accomplishments: Funds will be used for homebuyer programs to provide down payment assistance. Funds can be used to write-down the cost of homes to prices that are affordable to lower income households. Housing would benefit low and moderate income households.

Geographic Distribution: The homebuyer assistance is available City and County-wide.

2. Analysis of the characteristics of the housing market

Affordability

In Berks County, outside the City of Reading, over 53.8% of the renters and 48.8% of the owners who are low to moderate income are defined as having housing problems related to paying over 30% of their income towards housing expenses according to the data provided by HUD from the 2000 U.S. Census.

Condition

Based on the Housing Element, nearly 60 percent of the housing stock in Berks County, including the City of Reading, is over 40 years old. In the City of Reading, 72 percent of the housing was built prior to 1960. Outside the City, 50 percent of the housing was built prior to 1940.

Accessibility

20,654 residents over the age of 65 reported a disability on the 2000 census. The total number of citizens over the age of 65 is 56,190 persons. The elderly and disabled population in Berks County is expected to increase over time as the baby boomers enter into retirement age. The increase in this population sector will mean there will be more persons requiring housing that is adaptable to their physical needs over the next five years.

3. Basis for assigning the priority given to each category of priority needs

The priorities presented were developed by:

- 1) Weighing the severity of the need among all groups and sub groups
- 2) Analyzing the current social, housing or economic conditions
- 3) Analyzing the relative needs of low and moderate income families
- 4) Assessing the resources likely to be available over the next five years.

There is an increasing demand for affordable housing as population growth in the County continues. The ability of older householders to maintain their homes is a growing concern. Therefore, all efforts to expand housing choice and preserve the affordable units currently available for all family types and lower income level are high priority.

4. Obstacles

The most difficult obstacle to meeting the needs of the underserved will be a considerable lack of public and private resources to fully address the priorities identified in this Strategic Plan. There is a recognition that housing is key to addressing a number of growing social problems including recidivism at the Berks County Prison, mental health and substance abuse problems, domestic violence and school drop-out rates.

Although the County and the City have the experience and expertise available to manage programs and subrecipients and developers, the funding for such endeavors is limited.

Housing Market Analysis (91.210)

*Please also refer to the Housing Market Analysis Table in the Needs.xls workbook

1. Based on information available to the jurisdiction, describe the significant characteristics of the housing market in terms of supply, demand, condition, and the cost of housing; the housing stock available to serve persons with disabilities; and to serve persons with HIV/AIDS and their families. Data on the housing market should include, to the extent information is available, an estimate of the number of vacant or abandoned buildings and whether units in these buildings are suitable for rehabilitation.
2. Describe the number and targeting (income level and type of household served) of units currently assisted by local, state, or federally funded programs, and an assessment of whether any such units are expected to be lost from the assisted housing inventory for any reason, (i.e. expiration of Section 8 contracts).
3. Indicate how the characteristics of the housing market will influence the use of funds made available for rental assistance, production of new units, rehabilitation of old units, or acquisition of existing units. Please note, the goal of affordable housing is not met by beds in nursing homes.

5 Year Strategic Plan Housing Market Analysis responses:

1. General Housing Stock Characteristics

Characteristics of Berks County's existing housing stock are described in this section of the Five Year Strategic Plan.

The U.S. Department of Housing and Urban Development (HUD) defines affordable housing as housing in good condition that does not cost more than 30% of a household's annual income. For example, a household with an annual income of \$30,000 can spend up to \$9,000 per year (\$750 per month) on housing. Anything above that amount would be unaffordable for such a household. Naturally, not all households make the same amount of money. Therefore, HUD uses the median family income for an area in order to determine what is affordable to the majority of households. While identifying how much a household can afford is a relatively straightforward calculation, it is a lot more difficult to identify how much of the available County housing stock is in good condition and affordable to various income levels. In addition, it is necessary to determine how much of the existing housing stock is affordable and available for rent versus ownership.

Housing Inventory

The 1990 Census reported 134,482 housing units in Berks County including 34,276 units in the City of Reading. The 2000 Census reported that the number of housing units in Berks County increased during the 1990s by 11.7 percent to 150,222. The City of Reading's housing stock increased by 33 units during the 1990s to 34,309. Berks Vision 2020 notes that the rate of increase in housing in Berks County during the 1990s was modest in comparison to the previous decades. During the 1970s the number of housing units in Berks County increased by about 19 percent while during the 1980s the number of units increased by a little more than 12 percent.

Types of Housing Units

Of the 150,222 housing units in Berks County, 116,403 or 77.4 percent were single-family units. An additional 28,089 of the housing units, or 18.7 percent were contained in multi-family structures and there were 5,650 mobile homes, which was 3.8 percent of the units.

In the City of Reading, there were 13,035 units contained in multi-family structures, which was 38 percent of the housing stock.

The table below provides a review of units per structure and mobile homes in Berks County and the City of Reading.

Table 23

Units Per Structure, Mobile Homes and Other – 2000

| | Housing Units | Attached and Detached | | Units Per Structure | | | % of Total | Mobile Homes | | Other | |
|---------------------|---------------|-----------------------|------|---------------------|-------|------------|------------|--------------|-----|-------|-----|
| | | Total | % | 2 - 4 | 5 - 9 | 10 or more | | Total | % | Total | % |
| City of Reading | 34,309 | 21,186 | 61.8 | 7,709 | 1,883 | 3,443 | 38 | 88 | 0.2 | 0 | 0 |
| County outside City | 115,913 | 95,217 | 82.1 | 6,691 | 3,010 | 5,353 | 13 | 5,562 | 4.8 | 80 | 0.1 |
| Total | 150,222 | 116,403 | 77.4 | 14,400 | 4,893 | 8,796 | 18.7 | 5,650 | 3.8 | 80 | 0.1 |

Source: U.S. Bureau of the Census

Tenure and Vacancy Status

Berks Vision 2020 notes that from 1950 to 1990, there was a marked decrease in the proportion of renter-occupied housing stock in Berks County, declining from 35.7 percent in 1950 to 26.1 percent in 1990. The ratio of owner units to renter units, however,

stayed the same during the 1990s. The 2000 Census showed that 104,693 or 74 percent of Berks County's occupied housing units were owner-occupied and 36,877 or 26 percent were renter-occupied. The County's 2000 home ownership rate was higher than the State-wide rate of 71.3 percent.

Wyomissing Hills Borough had the highest rate of owner-occupied units at 96 percent. It is now merged into Wyomissing Borough. For the most part, there was a higher concentration of owner-occupied units in the Townships, where owner-occupancy rate over 80 percent were common. The lowest rate of home ownership was in the City of Reading where there were 15,367 owner-occupied units representing 51 percent of the total occupied units. Home ownership was also low in Kutztown Borough at 51 percent, Sinking Spring Borough at 55 percent, Lyons Borough at 57.1 percent, and West Reading Borough at 58.8 percent.

The 2000 Census recorded 8,652 vacant units in Berks County representing 5.8 percent of the 150,222 housing units. With 4,201 vacant units, the vacancy rate in the City of Reading was 12.2 percent. With 48.6 percent of the vacant units in Berks County, the City had the highest vacancy rate among the municipalities followed by Strausstown Borough where 16 (10.3 percent) of the 155 units were vacant, and Windsor Township where 97 (10.3 percent) of the 939 units were vacant.

The table below shows housing tenure and vacant units in Berks County and the City of Reading.

Table 24

Housing Tenure and Occupancy - 2000

| | Housing Units | | Owner Occupied | | Renter Occupied | | Vacant | |
|---------------------|----------------|----------------|----------------|---------------------|-----------------|---------------------|--------------|------------------|
| | Total | Occupied | Total | Percent of Occupied | Total | Percent of Occupied | Total | Percent of Total |
| City of Reading | 34,309 | 30,108 | 15,367 | 51 | 14,741 | 49 | 4,201 | 12.2 |
| County outside City | 115,913 | 111,462 | 89,326 | 80.1 | 22,136 | 19.9 | 4,451 | 3.8 |
| Total | 150,222 | 141,570 | 104,693 | 74 | 36,877 | 26 | 8,652 | 5.8 |

Source: U.S. Bureau of the Census

Table 24 shows housing tenure in Berks County outside the City of Reading and in the City of Reading in 2000 by race of the household. The table indicates that a greater percentage of white households both outside the City and in Reading own their housing units. Among minority households in Berks County outside the City, the rate of home ownership was higher than the State-wide rate of owner-occupancy by minority households. All races of households in the City own their units at a much lower rate than households State-wide. Lower rates of home ownership among minority households may be attributable to lower income levels (Table 5) and higher unemployment. The table below, however, reports that within the City, white households and minority households have similar median incomes. The lower rate of home

ownership by minority households may also result from the existence of impediments to homeownership for members of the protected class.

Table 25

Housing Tenure by Race of Household and Hispanic Households - 2000

| | City of Reading | | | | | County outside of City | | | | | Pennsylvania % Owner Occupied |
|--------------------------|-------------------|----------------|------|-----------------|------|------------------------|----------------|------|-----------------|------|-------------------------------------|
| | Total Occupied | Owner Occupied | | Renter Occupied | | Total Occupied | Owner Occupied | | Renter Occupied | | |
| | | Total | % | Total | % | | Total | % | Total | % | |
| White | 20,366 | 11,808 | 58 | 8,558 | 42 | 108,564 | 87,563 | 80.7 | 21,001 | 19.3 | 74.5 |
| Black | 3,358 | 1,379 | 41.1 | 1,979 | 58.9 | 967 | 477 | 49.3 | 490 | 50.7 | 46.6 |
| Am Ind. Eskimo | 168 | 79 | 47 | 89 | 53 | 138 | 111 | 80.4 | 27 | 19.6 | 54.2 |
| Asian, Pacific Isl. | 395 | 246 | 62.3 | 149 | 37.7 | 634 | 459 | 72.4 | 175 | 27.6 | 48.5 |
| Other Race | 4,938 | 1,593 | 32.3 | 3,345 | 67.7 | 563 | 298 | 52.9 | 265 | 47.1 | 41.2 |
| Two or More Races | 883 | 262 | 29.7 | 621 | 70.3 | 596 | 418 | 70.1 | 178 | 29.9 | 49.2 |
| Total | 30,108 | 15,367 | 51 | 14,741 | 49 | 111,462 | 89,326 | 80.1 | 22,136 | 19.9 | 71.3 |
| Hispanic Origin Any Race | 8,262 | 2,725 | 33 | 5,537 | 67 | 1,258 | 791 | 62.9 | 467 | 37.1 | 43.4 |

Source: U.S. Bureau of the Census

Median Rents and Housing Values

Owner

County-wide the 2000 Census reported that the median value of the owner-occupied housing in Berks County was \$104,400. During the 1990s median value increased 29 percent from \$80,900 in 1990. The highest median value was \$148,500 in Wyomissing Hills Borough. The percentage increase in the median value was less than the percentage increase in incomes County-wide during the 1990s. With a median value of \$45,000, the owner occupied housing in the City of Reading had the lowest median value in Berks County followed by West Reading Borough at \$72,900 and Mount Penn Borough at \$82,600. During the 1990s, median housing values in the City of Reading increased 20.6 percent, which was about the same as the percent increase in incomes in the City. TReND Inc. the multi-list service that serves Berks County, reports that the median price for units sold County-wide as of March 2003 was \$116,500.

An overview of the condition of the housing stock in Berks County is identified through the use of variables available through the US Census chosen to indicate housing deficiency. The housing stock in Berks County was considered in relation to the Census indicators of housing condition as follows.

- Age. The age of a structure is used to show the time the unit has been in the inventory and the duration of time over which substantial maintenance is necessary. The age threshold commonly used to signal a potential deficiency is represented by the year built with units that are 40 years old or over used as the threshold.
- Exclusive use of plumbing. The sharing of facilities between households is used as an index of deficient housing conditions.
- Crowding. Crowding is directly related to the wear and tear sustained by the structure. More than one person per room (1.01) is used as the threshold for defining living conditions as substandard.

Housing costs that are in excess of acceptable limits. Generally, when a household spends more than 30 percent of its gross income on housing it is considered excessive by housing economists and lending institutions and the household is classified as cost burdened. When households pay higher proportions of their incomes for housing, they are forced to sacrifice other basic necessities such as food, clothing and health care. Additionally, households that are cost burdened **may have trouble maintaining their dwelling.**

Using the indicators of deficiency the 2000 Census reported that of the 104,693 owner households in Berks County, 18,036 (17.2 percent) paid more than 30

percent of their gross income on their housing and were cost burdened. Lower Alsace Township had the highest rate of cost burdened owners where 346 (23.6 percent) of the 1,467 owner households were cost burdened. Similar rates of cost burdened owner households were recorded in Mount Penn Borough (22.3 percent), Sinking Spring Borough (22.1 percent), Douglass Township (21.6 percent), and the City of Reading (21.6 percent).

Berks Vision 2020 reports that during the 1990s building permits were issued for the construction of 18,505 housing units, which was 12.3 percent of the housing stock recorded by the 2000 Census in Berks County. The owner-occupied housing stock of Berks County, is however, relatively old. The 2000 Census reported that 50,420 owner-occupied housing units in Berks County, representing 48.2 percent of the owner-occupied housing, were over 40 years old. The 2000 Census reported that West Lawn Borough had the greatest percentage of owner-occupied units constructed prior to 1960 with 485 units or 91.2 percent of the 532 owner-occupied units in the Borough. In the City of Reading in 2000, there were 13,509 owner-occupied units over 40 years old representing 87.9 percent of the owner occupied housing and about 27 percent of the older owner-occupied housing units in Berks County.

There were 1,091 owner-occupied units with more than one person per room representing one percent of the owner-occupied units in Berks County. With 445 over crowded owner-occupied units, the City of Reading had about 41 percent of the over crowded owner-occupied units in Berks County in 2000. The over crowded owner-occupied units in Reading was 2.9 percent of the City's owner-occupied units. The 2000 Census reported that 449 (0.4 percent) of the owner-occupied units in Berks County lacked complete plumbing.

The table below shows the median value of the housing in Berks County and the City of Reading in addition to the owner-occupied units constructed prior to 1960, those that were over crowded, and owner-occupied units that lacked complete plumbing.

Rental

The 2000 Census reported that County-wide the median gross rent of the renter occupied housing in Berks County was \$545 per month. The City of Reading had the lowest median gross rent at \$459 per month followed by \$463 per month in Strausstown Borough, and \$464 per month in Bethel Township. The highest median gross rent was \$1,315 per month in Lower Heidelberg Township.

The following provides a review of the conditions of the renter-occupied housing in Berks County. The 2000 Census reported that of the 36,877 renter households in Berks County, 12,277 (33.3 percent) were cost burdened. Lower Heidelberg Township, which

had the highest median gross rent, also had the highest percentage of cost burdened renters with 102 (61.1 percent) of the 167 renter households followed by Kutztown Borough with 421 (45.8 percent) of the 919 renter households, and Maiden Creek Township with 97 (43.3 percent) of the 224 renter households. While the City of Reading had the lowest median gross rent, the 2000 Census reported that 3,311 (21.6 percent) of the renter households were cost burdened.

Despite the large number of new housing units developed in Berks County during the 1990s, the renter-occupied housing stock in Berks County is relatively old with 21,924 or 59.5 percent of the renter-occupied units constructed prior to 1960. Lenhartsville Borough with 27 (93.1 percent) of its 29 renter-occupied units constructed prior to 1960 had the greatest percentage of older renter-occupied by units in the County followed by Bernville Borough with 107 (93 percent) of 115 renter-occupied units constructed prior to 1960, and Albany Township where 93 (82.3 percent) of the 113 renter-occupied units were constructed prior to 1960. In the City of Reading, 10,687 (72.5 percent) of the renter-occupied units were over 40 years old. The older renter-occupied units in the City of Reading was about 48 percent of the renter-occupied units built prior to 1960 in Berks County.

Table 26

| | City of Reading | | | | | County outside of City | | | | | Pennsylvania % Owner Occupied |
|--------------------------|-------------------|----------------|------|-----------------|------|------------------------|----------------|------|-----------------|------|-------------------------------------|
| | Total Occupied | Owner Occupied | | Renter Occupied | | Total Occupied | Owner Occupied | | Renter Occupied | | |
| | | Total | % | Total | % | | Total | % | Total | % | |
| White | 20,366 | 11,808 | 58 | 8,558 | 42 | 108,564 | 87,563 | 80.7 | 21,001 | 19.3 | 74.5 |
| Black | 3,358 | 1,379 | 41.1 | 1,979 | 58.9 | 967 | 477 | 49.3 | 490 | 50.7 | 46.6 |
| Am Ind. Eskimo | 168 | 79 | 47 | 89 | 53 | 138 | 111 | 80.4 | 27 | 19.6 | 54.2 |
| Asian, Pacific Isl. | 395 | 246 | 62.3 | 149 | 37.7 | 634 | 459 | 72.4 | 175 | 27.6 | 48.5 |
| Other Race | 4,938 | 1,593 | 32.3 | 3,345 | 67.7 | 563 | 298 | 52.9 | 265 | 47.1 | 41.2 |
| Two or More Races | 883 | 262 | 29.7 | 621 | 70.3 | 596 | 418 | 70.1 | 178 | 29.9 | 49.2 |
| Total | 30,108 | 15,367 | 51 | 14,741 | 49 | 111,462 | 89,326 | 80.1 | 22,136 | 19.9 | 71.3 |
| Hispanic Origin Any Race | 8,262 | 2,725 | 33 | 5,537 | 67 | 1,258 | 791 | 62.9 | 467 | 37.1 | 43.4 |

Housing Tenure by Race of Household and Hispanic Households - 2000

There were 2,186 renter-occupied units with more than one person per room, representing 5.9 percent of the renter-occupied units in Berks County. With 1,694 over crowded renter-occupied units, which was 11.5 percent of the City's total renter housing stock, the City of Reading had about 77 percent of the over crowded renter-occupied units in Berks County in 2000. County-wide, the 2000 Census reported that 432 (1.2 percent) of the renter-occupied units lacked complete plumbing. 298 of the renter-occupied units lacking complete plumbing, which was about 69 percent of the County total, were in the City of Reading.

Table 27 shows the median monthly gross rent of the housing in Berks County and the City of Reading in addition to the renter-occupied units constructed prior to 1960, those that are over crowded, and renter-occupied units that lack complete plumbing.

Table 27

Renter Housing - 2000

Median Gross Rent, Units Over Age 40, Lacking Complete Plumbing,

More Than One Person Per Room

| | Total | Median Gross Rent (\$) | Cost Burdened | | Units Constructed Before 1960 | | Over Crowded | | Lack Complete Plumbing | |
|------------------------|---------------|---------------------------------|---------------|-------------|-------------------------------------|-------------|--------------|------------|------------------------------|------------|
| | | | Total | Percent | Total | Percent | Total | Percent | Total | Percent |
| City of Reading | 14,741 | 459 | 5,937 | 40.3 | 10,687 | 72.5 | 1,694 | 11.5 | 298 | 2 |
| County outside City | 22,136 | | 6,340 | 28.6 | 11,237 | 50.8 | 492 | 2.2 | 134 | 0.6 |
| Total | 36,877 | 545 | 12,277 | 33.3 | 21,924 | 59.5 | 2,186 | 5.9 | 432 | 1.2 |

Source: U.S. Bureau of the Census

Specific Housing Objectives (91.215 (b))

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

5 Year Strategic Plan Specific Housing Objectives response:

The County expects to focus federal funds toward housing and redevelopment of local communities. The County and the City have been pursuing local planning efforts in redevelopment and CDBG and HOME funds will be used to implement these plans.

1. Priorities and Objectives

The goal of the County and the City is to improve the quality of life in local municipalities and neighborhoods for extremely low, low and moderate-income, and retain and increase the stock of affordable owner and renter housing units. With this in mind, the following objectives have been established:

➤ Provision of Decent Affordable Housing:

Retention of housing -

- Assist _____ lower income households through FY 2013 through housing rehabilitation programs. The City will utilize non-profit subrecipients for program delivery.
- Assist _____ rental units that are affordable to lower income households that house elderly and special needs persons with rehabilitation of the units.

Development of affordable housing — utilize CHDO's and nonprofit organizations to develop housing facilities for the very low income and low income renters and low to moderate income homebuyers.

- Assist development of _____ rental units that are affordable to lower income elderly and special needs households
- Assist in the development of _____ owner occupied housing units.

2. Utilization of Resources

The sources of funds that may be available to address each of the objectives stated above is shown on the matrix below:

Table 28

Resources Potentially Available for Housing Objectives

| | Rehabilitation of housing stock | Development – Owner occupied | Development – Rental Properties | Homebuyer Assistance |
|---------------------------------------|---------------------------------|------------------------------|---------------------------------|----------------------|
| CDBG | X | X | X | X |
| HOME | X | X | X | X |
| Act 137 Affordable Housing Trust Fund | X | X | X | |
| Penn HOMES | | | X | |
| LIHTC | | | X | |
| NRI – PHFA | X | X | | X |
| HRA – DCED | X | X | X | |
| LCHA – Sec 8 | | | | X |
| Public Housing CFP | X | | | |

Needs of Public Housing (91.210 (b))

In cooperation with the public housing agency or agencies located within its boundaries, describe the needs of public housing, including the number of public housing units in the jurisdiction, the physical condition of such units, the restoration and revitalization needs of public housing projects within the jurisdiction, and other factors, including the number of families on public housing and tenant-based waiting lists and results from the Section 504 needs assessment of public housing projects located within its boundaries (i.e. assessment of needs of tenants and applicants on waiting list for accessible units as required by 24 CFR 8.25). The public housing agency and jurisdiction can use the optional Priority Public Housing Needs Table (formerly Table 4) of the Strategic Plan to identify priority public housing needs to assist in this process.

5 Year Strategic Plan Needs of Public Housing response:

The Berks County Housing Authority serves Berks County outside of the city of Reading. The County Commissioners approve the appointments of members to the Board. The Housing Authority is solely responsible for hiring of its employees and utilizes the state civil service process. There has been no joint procurement or contracting between the County and Authority to date. The Authority operates 209 public housing units scattered throughout the County. They have developed good relationships with local jurisdictions in which public housing is located. The Housing Authority does not intend to demolish or construct any new public housing in the foreseeable future. The Authority will continue to maintain existing public housing units utilizing Capital Fund Grants provided by HUD. The Berks County Housing Authority seeks an annual Certification of Consistency from the County Commissioners each year for the Capital Fund Grant Program.

The Reading Housing Authority serves the City of Reading. The Mayor appoints the Board members of the Authority. The Housing Authority is solely responsible for hiring of its employees and utilizes the state civil service process. There has been no joint procurement or contracting between the County and Authority to date. The Authority operates 1,603 public housing units at various locations in the City. They have developed good relationships with the City and have worked jointly to accomplish redevelopment goals. The Housing Authority does not intend to demolish or construct any new public housing in the foreseeable future. The Authority will continue to maintain existing public housing units utilizing Capital Fund Grants provided by HUD. The Reading Housing Authority seeks an annual Certification of Consistency from the City each year for the Capital Fund Grant Program.

The following table provides information on the waiting list of applicants for public housing and Section 8.

Table 29

Public Housing and Section 8 Waiting List

| | BERKS COUNTY | | | | Reading | | | |
|--|----------------|---------|-----------|---------|----------------|---------|-----------|---------|
| | Public Housing | | Section 8 | | Public Housing | | Section 8 | |
| | Number | Percent | Number | Percent | Number | Percent | Number | Percent |
| Waiting List Total | 417 | 100% | 203 | 100% | 1,607 | 100% | 134 | 100% |
| Extremely Low Income (<30% MFI) | 319 | 76% | 150 | 74% | 1,407 | 88% | 119 | 89% |
| Very Low Income (>30% but <50% MFI) | 84 | 20% | 47 | 23% | 170 | 11% | 13 | 10% |
| Low Income (>50% but <80%) | 14 | 3% | 6 | 3% | 20 | 1% | 2 | 1% |
| Families with Children | 175 | 42% | 146 | 72% | 811 | 50% | 48 | 36% |
| Elderly Households (1 or 2 persons) | 58 | 14% | 22 | 11% | 112 | 7% | 5 | 4% |
| Individuals/Families with Disabilities | 140 | 34% | 42 | 21% | 555 | 35% | 36 | 27% |
| White Households | 340 | 82% | 175 | 86% | 554 | 34% | 29 | 22% |
| Black Households | 75 | 18% | 27 | 13% | 198 | 12% | 34 | 25% |
| Other Race of Households | 2 | 0% | 1 | 0% | 10 | 1% | 0 | 0% |
| Hispanic Households | 147 | 35% | 106 | 52% | 845 | 53% | 71 | 53% |
| | | | | | | | | |
| Characteristics by Bedroom Size: Housing Needs | | | | | | | | |
| 0 Bedrooms | | 0% | N/A | | 0 | 0% | 0 | 0% |
| 1 Bedroom | 242 | 58% | N/A | | 922 | 57% | 32 | 24% |
| 2 Bedrooms | 82 | 20% | N/A | | 271 | 17% | 48 | 36% |

Berks County and City of Reading, Pennsylvania

| | | | | | | | | |
|-------------|----|-----|-----|--|-----|-----|----|-----|
| 3 Bedrooms | 74 | 18% | N/A | | 268 | 17% | 45 | 34% |
| 4 Bedrooms | 19 | 5% | N/A | | 146 | 9% | 9 | 7% |
| 5 Bedrooms | 0 | 0% | N/A | | 0 | 0% | 0 | 0% |
| 5+ Bedrooms | 0 | 0% | N/A | | 0 | 0% | 0 | 0% |

Public Housing Strategy (91.210)

1. Describe the public housing agency's strategy to serve the needs of extremely low-income, low-income, and moderate-income families residing in the jurisdiction served by the public housing agency (including families on the public housing and section 8 tenant-based waiting list), the public housing agency's strategy for addressing the revitalization and restoration needs of public housing projects within the jurisdiction and improving the management and operation of such public housing, and the public housing agency's strategy for improving the living environment of extremely low-income, low-income, and moderate families residing in public housing.
2. Describe the manner in which the plan of the jurisdiction will help address the needs of public housing and activities it will undertake to encourage public housing residents to become more involved in management and participate in homeownership. (NAHA Sec. 105 (b)(11) and (91.215 (k))
3. If the public housing agency is designated as "troubled" by HUD or otherwise is performing poorly, the jurisdiction shall describe the manner in which it will provide financial or other assistance in improving its operations to remove such designation. (NAHA Sec. 105 (g))

5 Year Strategic Plan Public Housing Strategy response:

1. Maintenance of Housing and Suitable living environment

The Berks County and Reading Housing Authorities provide public housing in Reading and throughout Berks County. The Authorities meet the HUD guidelines for income targeting as a means of serving the lower income residents of the County and City, respectively. The Reading Housing Authority uses work and education preferences for public housing and for Section 8 Vouchers. Preference for public housing and Section 8 Vouchers is given to residents of the respective jurisdictions.

The Berks County and Reading Housing Authorities maintain the public housing units on an on-going basis utilizing the Capital Fund Program. Housing units are in very good condition. Implementation of the HUD required Asset Management Plans is underway.

2. Public Housing Resident Participation

Family Self-Sufficiency programs are provided to families in Section 8 as well as Public Housing. The participants tend to be Section 8 families. Currently there are 9 families participating but the capacity is 60 families. The Family Savings Account program is available to residents who participate in FSS. This enables families to save money for larger purchases, education or homeownership.

3. Tenant management?

The Reading Housing Authority created 3 units for homeownership in 2006. At this time there are no plans to repeat this program. Homeownership is difficult for Section 8 residents due to the cost of housing and the new caution being applied to the sub-prime market for loans.

4. Agency standing with HUD

The Berks County Housing Authority is not a troubled agency.

The Reading Housing Authority is not a troubled agency.

Barriers to Affordable Housing (91.210 (e) and 91.215 (f))

1. Explain whether the cost of housing or the incentives to develop, maintain, or improve affordable housing are affected by public policies, particularly those of the local jurisdiction. Such policies include tax policy affecting land and other property, land use controls, zoning ordinances, building codes, fees and charges, growth limits, and policies that affect the return on residential investment.
2. Describe the strategy to remove or ameliorate negative effects of public policies that serve as barriers to affordable housing, except that, if a State requires a unit of general local government to submit a regulatory barrier assessment that is substantially equivalent to the information required under this part, as determined by HUD, the unit of general local government may submit that assessment to HUD and it shall be considered to have complied with this requirement.

5 Year Strategic Plan Barriers to Affordable Housing response:

1. Public Policy

The City of Reading in particular and many of the Borough's in county have a ready supply of affordable housing. Housing is particularly inexpensive in Berks County and Reading compared to neighboring municipalities and Counties. The low cost of the housing though is, at least in part, tied to several negative factors. Further exacerbating the problem is that the depressed housing market suppresses new housing development, particularly rental development. The impediments to housing are:

- Older housing stock that requires extensive modernization and rehabilitation.
- Shrinking state and federal funding sources to subsidize affordable housing projects and rehabilitation.
- The 2000 Comprehensive Plan for Reading cites density as a housing problem. Lack of parking, small yards, limited open space and privacy negatively impact housing.
- The 2000 Comprehensive Plan for Reading states that the City accommodates a disproportionate share of the county's low income persons and special needs housing. The effect is to depress the tax base which results in a higher mil rate than surrounding municipalities.
- Developers frequently cite the problems of working through zoning issues in most local municipalities as a cost factor that impedes development.

2. Strategy to remove or ameliorate negative effects of public policies

The Berks County Comprehensive Plan and the City of Reading Comprehensive Plan each cite objectives for the development of decent affordable housing:

- Encourage municipal officials to revise their local zoning ordinances to reflect more opportunities for affordable housing development. Using cost-benefit analyses, illustrate

how family housing and clustered single family development can be more cost-effective to local elected officials. Encourage local units of government to revise their ordinances to be consistent with the Berks County Comprehensive Plan

- Developers identified the insufficient supply of land zoned for multi-family housing as one of the factors driving up the cost of land acquisition and development. Lack of infrastructure is often the reason for limited multi-family zoning. Outreach initiatives focused on educating public officials and planning commissions on the benefits of affordable housing may encourage the rezoning of more land to multi-family zoning designations, as well as eliminate unnecessary and excessive development standards for multi-family housing.
- Educate and inform owners of tax-credit development and County assessors about Act 39 of 2003 (HB 1854), a new law that instructs assessors to consider rent restrictions, affordability restrictions, and the income approach to value rather than comparable sales approach to value, when assessing affordable housing developments
- Encourage municipalities to consider a “streamlined” approach to obtain permits and funding for affordable housing projects.
- Active and productive nonprofit housing developers need ready access to capital in order to finance the front-end soft costs associated with new development. Utilizing a lesser-restrictive source of financing for this (such as Act 137 Housing Trust Fund resources) would enable nonprofits to seek out more development opportunities and fully investigate the financial feasibility of potential projects early on.
- Encourage land use policies that diversify the affordable housing stock in the Valley to address needs of smaller families, people with disabilities needing supportive housing, and seniors; encourage multi-use, residential development in commercial structures in business zones; and encourage village style/mixed use development. Village centers will contain a mix of stores, restaurants, professional offices that would be appropriate settings for low to moderate-income housing at an increased density.
- Support the adoption of building codes that facilitate the rehabilitation of existing homes. (In many communities, older homes undergoing moderate levels of rehabilitation must also include additional renovations to bring them into compliance with current building standards that increase significantly the cost of rehab. Many communities have adopted a model rehabilitation code by the International Code Council).
- Encourage the establishment of new residential uses and/or neighborhoods at appropriate locations including upper-story reuse in commercial core districts and adjacent to existing Borough’s and Villages.

HOMELESS

Homeless Needs (91.205 (b) and 91.215 (c))

*Please also refer to the Homeless Needs Table in the Needs.xls workbook

Homeless Needs— The jurisdiction must provide a concise summary of the nature and extent of homelessness in the jurisdiction, (including rural homelessness and chronic homelessness where applicable), addressing separately the need for facilities and services for homeless persons and homeless families with children, both sheltered and unsheltered, and homeless subpopulations, in accordance with Table 1A. The summary must include the characteristics and needs of low-income individuals and children, (especially extremely low-income) who are currently housed but are at imminent risk of either residing in shelters or becoming unsheltered. In addition, to the extent information is available, the plan must include a description of the nature and extent of homelessness by racial and ethnic group. A quantitative analysis is not required. If a jurisdiction provides estimates of the at-risk population(s), it should also include a description of the operational definition of the at-risk group and the methodology used to generate the estimates.

5 Year Strategic Plan Homeless Needs response:

Nature and Extent of Homelessness

Berks Coalition to End Homelessness is the lead agency for addressing homelessness in Berks county. The Coalition actively works to identify the root causes of homelessness and address those issues.

Each year a Point in Time count is made of the persons residing in shelter and transitional facilities and living unsheltered in County. The count in January 2008 consisted of the sheltered count and a day-time unsheltered count involving the soup kitchens and other known locations where homeless persons are known to congregate during the day.

The homeless are fairly evenly represented among White and Black persons and Latinos. For the most part, those selecting Latino to describe their ethnicity selected multi-racial under race. There is also an equal number of men and women who are homeless. Generally the women are accompanied by children in the shelter and transitional housing population.

Table 30

Homeless Population

| | Sheltered | | Unsheltered | Total |
|---|-----------|--------------|-------------|-------|
| | Emergency | Transitional | | |
| Part 1: Homeless Population | | | | |
| Number of Families with Children (Family Households): | 23 | 52 | 0 | 75 |
| 1. Number of Persons in Families with Children: | 56 | 153 | 0 | 209 |
| 2. Number of Single Individuals and Persons in Households without Children: | 152 | 68 | 67 | 287 |
| (Add Lines Numbered 1 & 2) Total Persons: | 208 | 221 | 67 | 496 |
| | | | | |
| Part 2: Homeless Subpopulations | | | | |
| | | | | |
| a. Chronically Homeless (For sheltered, list persons in emergency shelter only) | 14 | | 18 | 32 |
| b. Severely Mentally Ill | 138 | | 1 | 139 |
| c. Chronic Substance Abuse | 84 | | 3 | 87 |
| d. Veterans | 77 | | 2 | 79 |
| e. Persons with HIV/AIDS | 2 | | 0 | 2 |
| f. Victims of Domestic Violence | 112 | | 0 | 112 |
| g. Unaccompanied Youth (Under 18) | 1 | | 0 | 1 |
| h. Race: White | 109 | | n/a | |
| Black | 67 | | n/a | |
| Multiple races | 49 | | n/a | |
| i. Ethnicity - Latino | 50 | | n/a | |
| J. Gender – Male | 112 | | 23 | |
| Female | 118 | | 3 | |

Source: Berks Coalition to End Homelessness, 2008

The number of households at risk of becoming homeless is a much more difficult item to quantify. The following is a list of the characteristics of those at-risk.

- People without adequate and stable income will be continually at risk of a housing crisis.
- The majority of jobs now require moderate- to long-term training. Even entry-level positions are more technical than in previous times with widespread use of computer and telecommunication technology. The trend is that service and clerical jobs have replaced lower-skilled manufacturing and production jobs. The service and clerical jobs

often pay wages insufficient to support a family. Education and training are important to the labor force to sustain employment in decent paying jobs. The 2000 Census reported that 54,651 persons age 25 and over in Berks County had not finished high school. The persons without a high school diploma represent 22 percent of the population age 25 and over. People with no or minimum job skills are at risk of repeated housing crises.

- Children in single parent households are at risk of experiencing a housing crisis if they are poor. Women have typically earned less than men, making children in female headed households the most at risk. The 2000 Census reported 7,800 female headed households with children under 18 in Berks County which is approximately 8% of all family households. In the City, the percentage of female headed family households with children rises to 21%. In Berks County, 37% of these female headed families with children under 18 had income below poverty level and in the City of Reading, 56% of incomes below poverty level.
- Cost burden, particularly among households whose income is less than 80 percent of MFI, is a concern. When households pay higher proportions of their incomes for housing, they are forced to sacrifice other basic necessities such as food, clothing, and health care. As was previously noted, CHAS Data 2000 identified 26,718 cost burdened low income households in Berks County outside the City and 8,899 in the City of Reading. Of these households, in Berks County, 11,634 or 43.5 percent paid half or more of their income for their housing. In the City of Reading, 47 percent paid half or more of their income for their housing. Of the severe cost burdened households in Berks County, 63 percent had annual incomes at or below 30 percent of MFI. In the City of Reading, 83 percent had annual incomes at or below 30 percent of MFI.

Others who are vulnerable to residing in shelter or on the street, and are at risk of becoming homeless include the following.

- Persons leaving institutions.
- Households with incomes less than 30 percent of MFI.
- Victims of domestic violence.
- Households with incomes less than 30 percent of MFI.
- Victims of domestic violence.
- Special needs populations (persons with HIV/AIDS, disabilities, drug and alcohol addiction).
- People who are doubling up, which is often identified by overcrowding. In Berks County, outside the City of Reading, the 2000 Census identified 1,1038 housing units, representing 1 percent of the County's occupied housing stock, with more than one person per room. There were 646 crowded owner occupied housing units, which was 1 percent of the owner housing. There were 492 crowded renter occupied housing units, which was 2 percent of the renter occupied housing. In the City of Reading, 2,139 housing units, representing 2.1 percent of the City's occupied housing stock, with more than one person per room. There were 445 crowded owner occupied housing units, which was nearly 3 percent of the owner housing. There were 1,694 crowded renter occupied housing units, which was 11.5 percent of the renter occupied housing.
- Large families who are low income. CHAS Data 2000 reports that in Berks County outside the City of Reading, there are 2,262 low income large families of which 1,527 (68 percent) have a housing problem. In the City of Reading, there are 1,601 low income large families of which 1,176 (73 percent) have a housing problem.
- Residents of rooming houses.

Information regarding services available to persons threatened with homelessness is listed in Part 2 of this CP.

Priority Homeless Needs

1. Using the results of the Continuum of Care planning process, identify the jurisdiction's homeless and homeless prevention priorities specified in Table 1A, the Homeless and Special Needs Populations Chart. The description of the jurisdiction's choice of priority needs and allocation priorities must be based on reliable data meeting HUD standards and should reflect the required consultation with homeless assistance providers, homeless persons, and other concerned citizens regarding the needs of homeless families with children and individuals. The jurisdiction must provide an analysis of how the needs of each category of residents provided the basis for determining the relative priority of each priority homeless need category. A separate brief narrative should be directed to addressing gaps in services and housing for the sheltered and unsheltered chronic homeless.
2. A community should give a high priority to chronically homeless persons, where the jurisdiction identifies sheltered and unsheltered chronic homeless persons in its Homeless Needs Table - Homeless Populations and Subpopulations.

5 Year Strategic Plan Priority Homeless Needs response:

1. Homeless Priorities:

The Berks Coalition to End Homelessness places an emphasis on Chronic Homelessness and homeless families who are more episodically homeless. The locally developed plan to end homelessness details priorities.

Prevention:

1. Emergency Prevention: Provide emergency services to prevent loss of housing
2. Systems Prevention: Examine and change institutional policies and regulations that adversely impact on housing
3. Outreach: Identify Street homeless and at-risk persons and families
4. Services: Maximize utilization of mainstream resources

Intervention:

1. Rapid Re-housing: The Housing First Model
2. Supportive Transitional Housing for homeless, chemically dependent individuals
3. Expand Permanent housing: Development of safe and affordable housing
4. Income: Job training and services accessible for homeless individuals

These priorities and the Plan to End Homelessness were developed over a two year timeframe working with the membership of the Coalition, political leadership and civic representatives.

2. Chronic Homelessness

The Berks Coalition to End Homelessness places a high priority on homeless families and individuals including those who are chronically homeless. Shelter, transitional and permanent

supportive housing are each valuable components of the overall Continuum-of-Care and there are unmet needs for both transitional and permanent housing.

Between Feb 1, 2006 and January 31, 2008, there was an increase of 34 beds for chronically homeless individuals. There were new beds created at Easy Does It and Opportunity house. In 2008, Shelter plus Care will fund an additional 24 beds.

Homeless Inventory (91.210 (c))

The jurisdiction shall provide a concise summary of the existing facilities and services (including a brief inventory) that assist homeless persons and families with children and subpopulations identified in Table 1A. These include outreach and assessment, emergency shelters and services, transitional housing, permanent supportive housing, access to permanent housing, and activities to prevent low-income individuals and families with children (especially extremely low-income) from becoming homeless. The jurisdiction can use the optional Continuum of Care Housing Activity Chart and Service Activity Chart to meet this requirement.

5 Year Strategic Plan Homeless Inventory response:

Berks County has a very extensive network of shelters and housing programs.

Table 31
Fundamental Components in CoC System

| Provider Name | Facility Name | Fam units | Fam. Beds | Indiv Beds | Year Round Total | Seasonal | Overflow |
|-------------------------------------|------------------------------------|-----------|-----------|------------|------------------|----------|----------|
| Emergency Shelter: | | | | | | | |
| Opportunity House | Emergency Shelter* | 0 | 45 | 40 | 85 | | 30 |
| HOPE Rescue Mission | HOPE Rescue Mission | 0 | 0 | 50 | 50 | | 14 |
| Mary's Shelter | Mary' Shelter* | 0 | 0 | 12 | 12 | | |
| Berks Women in Crisis | BWIC Shelter* | 7 | 20 | 6 | 26 | | |
| Easy Does It | Walnut Street Comm Center* | 0 | 0 | 13 | 13 | | 5 |
| EMERGENCY SHELTER SUBTOTALS: | SUBTOTAL CURRENT INVENTORY: | 7 | 65 | 121 | 186 | | 49 |
| Transitional Housing: | | | | | | | |
| Mary's Shelter | Mary's Home | 6 | 12 | | 12 | | |
| Easy Does It, Inc | Bernville Comm Center* | | | 20 | 20 | | |
| BEACON House | BEACON House | 13 | 29 | | 29 | | |
| Berks Women in Crisis | Emma Lazarus House* | 10 | 30 | | 30 | | |
| Berks Women in Crisis | Schuylkill and Buttonwood | 2 | 6 | 1 | 7 | | |
| Berks Women in Crisis | S. 5 th Street | 3 | 9 | 3 | 12 | | |

| | | | | | | | |
|----------------------------|-------------------------|---|----|--|----|--|--|
| Berks Counseling Cntr | Perkiomen Transitional* | 7 | 21 | | 21 | | |
| Berks Counseling Cntr/YMCA | Cotton Street* | 6 | 21 | | 21 | | |

| Provider Name | Facility Name | Fam units | Fam. Beds | Indiv Beds | Year Round Total | Seasonal | Overflow |
|--|--|-----------|-----------|------------|------------------|----------|----------|
| Council on Chemical Abuse | Dual Diagnosis/Twin Peaks* | 0 | 0 | 8 | 8 | | |
| Council on Chemical Abuse | Women's Bridge* | 0 | 0 | 6 | 6 | | |
| Council on Chemical Abuse | Men's Bridge | 0 | 0 | 13 | 13 | | |
| YMCA | Honor House | 0 | 0 | 6 | 6 | | |
| YMCA | Y-Haven* | 12 | 24 | | 24 | | |
| YMCA | SAFE House men and women* | 0 | 0 | 20 | 20 | | |
| YMCA | Y Passages* | 0 | | 4 | 4 | | |
| CARE | CARE Transitional* | 1 | 6 | 0 | 6 | | |
| Opportunity House | Crossroads* | 6 | 22 | 0 | 22 | | |
| Opportunity House | Linkages* | 4 | 18 | 0 | 18 | | |
| TRANSITIONAL HOUSING SUBTOTALS: | SUBTOTAL CURRENT INVENTORY: | 80 | 248 | 81 | 329 | | |
| Permanent Housing: | | | | | | | |
| Berks Counseling Cnt | S. 5 th Street* | 6 | 24 | 0 | 24 | | |
| Berks Counseling Cnt | S. 10 th Street* | 3 | 6 | 4 | 10 | | |
| Berks Counseling Cnt | 1135 Franklin St*. | 6 | 24 | 0 | | | |
| Salvation Army | Protecting your Family After-Care Permanent Housing* | 14 | 42 | 5 | 47 | | |
| Opportunity House | New Beginnings I* | 0 | 0 | 8/4* | 8 | | |
| Opportunity House | 2 nd Floor* | 0 | 0 | 8 | 8 | | |
| Easy Does It | Permanent Housing* | 0 | 0 | 30/30 | 30 | | |
| Opportunity House | New Beginnings II* | 4 | 22 | | 22 | | |
| Berks Counseling Center | Phoenix House* | 0 | 0 | 7/7 | 7 | | |
| Reading Housing Authority | | 0 | 0 | 24/24 | 24 | | |
| PERMANENT HOUSING SUBTOTALS: | SUBTOTAL CURRENT INVENTORY: | 33 | 118 | 86/65 | 204 | | |

*Denotes a set aside of beds for Chronically homeless (Total/Chronic)

Source: Berks Coalition to End Homelessness, 2008

There is also an extensive services provider network:

Table 32
Service Providers in the CoC System

| (1) Provider Organizations | (2) Prevention | | | | | (3) Outreach | | | (4) Supportive Services | | | | | | | | | |
|---|---------------------|-------------------|----------------------|---------------------|------------------|-----------------|---------------|-----------------|----------------------------|-------------|----------------------|--------------------------|------------|----------|-----------|------------|------------|----------------|
| | Mortgage Assistance | Rental Assistance | Utilities Assistance | Counseling/Advocacy | Legal Assistance | Street Outreach | Mobile Clinic | Law Enforcement | Case Management | Life Skills | Alcohol & Drug Abuse | Mental Health Counseling | Healthcare | HIV/AIDS | Education | Employment | Child Care | Transportation |
| Berks Community Action Program | x | x | x | x | | | | | | x | | | | | x | x | | |
| Catholic Charities | | | x | | x | | | | | | | | | | | | | |
| Jewish Federation | | | x | | | | | | | | | | | | | | | |
| Salvation Army | | x | x | x | | | | | x | x | | | | | | | | x |
| Mid-Penn Legal Aid | | | | | x | | | | | | | | | | | | | |
| Lebanon VA Hospital | | | | | | | | | x | x | x | | x | | x | | | x |
| Berks AIDS NETWORK/Co-County Wellness Program | | x | x | x | | x | x | | x | x | | | | x | x | | | |
| Berks Women In Crisis | | | | x | x | | | x | x | x | | | | | x | | x | x |
| Opportunity House | | | | | | | | | x | x | x | x | | | x | x | x | x |
| CARE | | | | x | | x | | | x | x | | | | | x | | | x |
| Berks Counseling Center | | | | | | x | | | x | x | x | x | | X | x | | | |
| YMCA | | | | | | | | | x | x | x | x | | x | | | x | X |
| Easy Does It | | | | | | | | | x | x | x | | | | x | x | | x |
| Council on Chemical Abuse | | | | | | | | | x | x | x | x | | | x | | | |
| Berks County MH/MR | | | | | | | | | x | | | x | | | | | | |
| Mental Health Association | | | | x | x | | | | x | X | | | | | | | | |
| Mary's Shelter/Mary's Home | | | | | | | | | x | x | | | | | x | | x | |
| BEACON House | | | | | | | | | x | x | | | | | x | | x | |
| Service Access Management | | x | | x | x | | | | x | X | | x | | | x | | | |
| Literacy Council | | | | | | | | | | | | | | | x | | | |
| Hispanic Center | | | | | | | | | | | | | | x | x | | x | x |
| BCIU – Homeless Student Program | | | | x | x | | | | | x | | | | | x | | | x |
| Red Cross | | x | | | | | | | | | | | | | | | | x |
| BCPS | | | | | x | | | x | x | | | | | | | x | | |
| Midnight Ministry | | | | | | x | | | | | | | | | | | | |

Homeless Strategic Plan (91.215 (c))

1. Homelessness— Describe the jurisdiction's strategy for developing a system to address homelessness and the priority needs of homeless persons and families (including the subpopulations identified in the needs section). The jurisdiction's strategy must consider the housing and supportive services needed in each stage of the process which includes preventing homelessness, outreach/assessment, emergency shelters and services, transitional housing, and helping homeless persons (especially any persons that are chronically homeless) make the transition to permanent housing and independent living. The jurisdiction must also describe its strategy for helping extremely low- and low-income individuals and families who are at imminent risk of becoming homeless.
2. Chronic homelessness—Describe the jurisdiction's strategy for eliminating chronic homelessness by 2012. This should include the strategy for helping homeless persons make the transition to permanent housing and independent living. This strategy should, to the maximum extent feasible, be coordinated with the strategy presented Exhibit 1 of the Continuum of Care (CoC) application and any other strategy or plan to eliminate chronic homelessness. Also describe, in a narrative, relationships and efforts to coordinate the Conplan, CoC, and any other strategy or plan to address chronic homelessness.
3. Homelessness Prevention—Describe the jurisdiction's strategy to help prevent homelessness for individuals and families with children who are at imminent risk of becoming homeless.
4. Institutional Structure—Briefly describe the institutional structure, including private industry, non-profit organizations, and public institutions, through which the jurisdiction will carry out its homelessness strategy.
5. Discharge Coordination Policy—Every jurisdiction receiving McKinney-Vento Homeless Assistance Act Emergency Shelter Grant (ESG), Supportive Housing, Shelter Plus Care, or Section 8 SRO Program funds must develop and implement a Discharge Coordination Policy, to the maximum extent practicable. Such a policy should include "policies and protocols for the discharge of persons from publicly funded institutions or systems of care (such as health care facilities, foster care or other youth facilities, or correction programs and institutions) in order to prevent such discharge from immediately resulting in homelessness for such persons." The jurisdiction should describe its planned activities to implement a cohesive, community-wide Discharge Coordination Policy, and how the community will move toward such a policy.

5 Year Homeless Strategic Plan response:

1. Homelessness – Priority Needs

The Berks Coalition Plan to End Homelessness identifies the strategy for addressing homelessness at all stages. Berks county has a well developed system of outreach, intake, assessment, shelter, transitional, permanent housing placement and prevention. The plan identifies additional actions needed to strengthen the mainstream systems to prevent homelessness. The following is an excerpt from the plan:

EMERGENCY PREVENTION

The risk of becoming homeless increases when household stress increases. Problems may be related to the financial ability of the household, domestic issues, personal issues and behaviors or housing issues or, more likely, any combination of issues. Programs that address the causes of stress and means to avoid homelessness have been identified.

BCAP is the traditional provider of anti-poverty programs such as LIHEAP (Fuel assistance) and HAP (emergency rental assistance) as well as FEMA funded services. Housing Counseling and budget counseling are provided by the Housing Center. There are waiting lists and shortages of assistance to meet all the community needs. Other charitable agencies, Catholic Charities and the Salvation Army, also provide some emergency assistance to families in need of fuel, food and other services.

SYSTEMS PREVENTION

Although mental health, drug and alcohol recovery and public assistance programs help many people, some fall through the cracks as a result of their own actions or due to flaws in “the system”. We need to identify how and why these systems do not prevent homelessness and create a response that addresses the needs of individuals. Whether it’s because an individual has not been determined to be eligible for a service, refuses service or violates a condition of service, supports must be in place to prevent homelessness.

Berks County currently has several local initiatives that provide alternatives to incarceration or support housing upon discharge:

Drug Court and Mental Health Court have been set up to divert parole violators from prison and engage in intensive dialogue and counseling to effect change.

More prison discharge planning is taking place, particularly for persons with mental illness. A Community Corrections center is being established that will also facilitate housing and stability.

Case management has been funded for BCPS – Berks Connections to assist up to 50 members of gangs upon re-entry from prison.

Community Treatment Teams - through Berks Counseling Center, young adults age 16-25 receive voluntary, comprehensive and intensive outpatient mental health and addiction treatment in addition to rehabilitative and support services to persons with a serious and persistent mental illness and addiction problems. Community Treatment Team services are targeted for those persons who have not achieved and maintained health and stability in the community, and for whom without these services would continue to experience hospitalization, incarceration, psychiatric emergencies, and/or homelessness.

OUTREACH

Too often people become homeless or remain homeless because they do not know how to access support systems, or have “burned their bridges” to their support network. We need to make sure there is no “wrong door” and that services throughout the continuum remain available.

Berks AIDS Network, a program of Co-county Wellness Services, does street outreach around safe behaviors and sexually transmitted disease, some of which is aimed at homeless individuals. There is no on-going program of outreach for the purposes of reaching those living on the street to bring them to shelter or services.

Outreach efforts will begin in 2007 to persons attending the Midnight Ministries, a church coalition program that provides a meal on Friday nights at 6th and Franklin Streets (and in the Mennonite Church in the winter) in Reading. Members of the Coalition will be on-hand to provide counseling and referral.

SERVICES

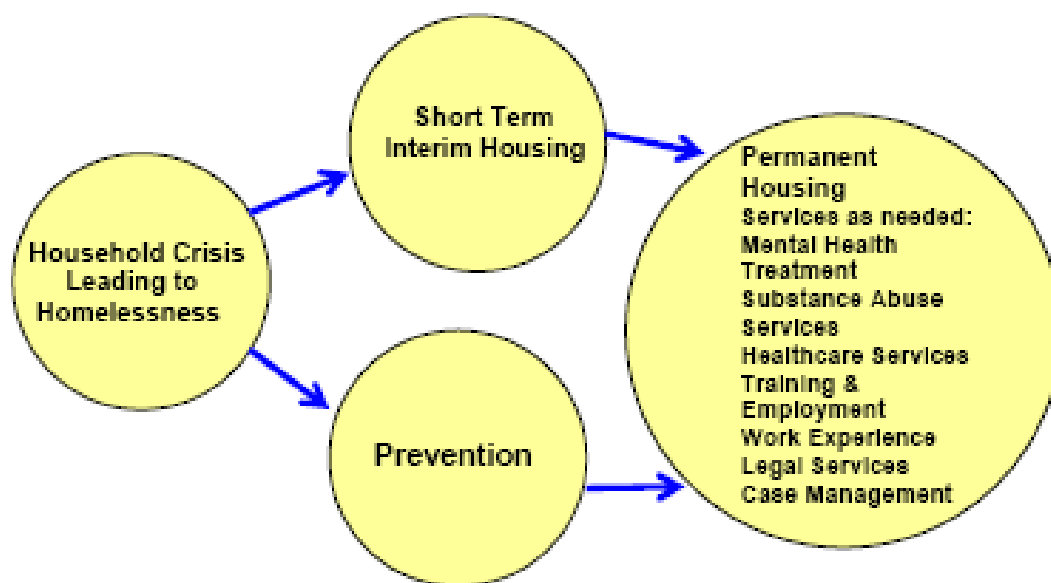
The provision of appropriate services will increase the likelihood of persons remaining in independent housing. Accessing services that are available can be challenging. Housing providers report they must work with clients to overcome obstacles to accessing mainstream resources. Mainstream resources include: TANF, Medicaid, Food stamps, Social Security, Social Security Disability (SSDI), Substance abuse Services, Mental Health Services, and Employment services. For example, SSDI takes up to 1 year to qualify – during that time people will continue to become homeless unless alternatives are found.

Service Access Management (SAM, Inc.), provides mental health services for those unable to pay and without Medicaid benefits. Those with Medicaid can now go directly to their provider networks. However, there is a shortage of psychiatrists who are needed to prescribe meds. There can be a wait of 1 to 4 months to see a doctor. Through a contract with Berks Counseling Center (BCC), Opportunity House provides on-site mental health and drug and alcohol treatment services for Opportunity House clients. Staying connected to ones provider is key to timely services.

RAPID RE-HOUSING

Opening the back door requires appropriate, available, affordable and decent housing. The availability of affordable housing and subsidy mechanisms is a high priority. Nationally, a model has been developed called Housing First/ Housing Plus (the plus indicates that services are provided). The underlying principal is to move homeless individuals and families to permanent housing and then provide the services needed to stabilize them in that environment.

Housing First/Housing Plus Model



Shelters and transitional housing and service providers work individually with clients to find housing. Though often it is difficult to find affordable and decent housing. Several agencies are cultivating relationships with good landlords. Housing-related services, such as first-month's rent or utility connections which aid in moving to people to housing, are currently provided by BCAP, BAN and DPW and several charitable organizations.

SUPPORTIVE TRANSITIONAL HOUSING FOR HOMELESS CHEMICALLY DEPENDENT INDIVIDUALS

A basic tenet of addiction treatment is the development and maintenance of a strong sober support system; however, in many cases individuals suffering from addiction usually have no family, employer, or social network to turn to for support. Research supports our steadfast belief that a significant percentage of the homeless population, those individuals residing on the streets and in area shelters can attribute their condition to their addiction to chemicals.

The aim of transitional supportive housing is to provide a safe, sobriety-based living environment complemented with a variety of supportive services to assist residents in achieving a core set of goals that are designed to achieve independence, sobriety and lead to maintaining permanent housing. Because stable housing is a vital factor in sustaining recovery from chemical dependency, a primary core goal of the transitional supportive housing programs is to assist residents in obtaining permanent, stable housing. Our experience has shown that upon successful completion of transitional housing, chemically dependent individuals are able to maintain permanent housing on their own.

PERMANENT HOUSING

An affordable housing strategy for Berks County must consider the availability of affordable rental housing as well as homeownership opportunities. The City is working with non-profits such as CHDO's (Community Housing Development Organizations) to develop homeownership opportunities and may also look at properties for rental housing.

INCOME

Earning a sufficient income to sustain permanent housing is another key to success. The National Low Income Housing Coalition report, *Out of Reach 2005*, detailed the income it takes to afford housing by Metropolitan Statistical Area (MSA). For the Reading MSA, it takes 2.4 full-time minimum wage jobs or an hourly wage of \$12.31 to afford the median rent for a two-bedroom apartment of \$640. (The mean hourly rate for renters in 2005, was estimated to be \$10.13). A one-bedroom apartment requires 1.9 FTE or nearly \$10 per hour to afford the median rental at \$519.

The Workforce Investment Board (WIB) is mandated by the state to develop one-stop employment and training centers. CareerLink is that local center. This system is largely electronic and although CareerLink staff are available to help, those with limited computer skills may be hesitant to use this resource. At one time STRIVE/Job Quest at Opportunity House was connected to the system to help homeless clients gain access. This link is now provided through the Hispanic Center. STRIVE/Job Quest continues to

serve chronically unemployed adults with job readiness, placement, and post-employment counseling and career planning.

2. Chronic Homeless Strategy.

As addressed above, the needs of persons who are chronically homeless will be addressed through appropriate housing and services. Specific actions identified in the Continuum of Care Exhibit 1 for 2007 included:

| Objectives to End Chronic Homelessness <u>and</u> Move Families and Individuals to Permanent Housing | 2007 Local Action Steps | Lead Person List name and title or organization of one person responsible for accomplishing each action step. | Baseline (Current Level) | Numeric Achievement in 12 months | Numeric Achievement in 5 years | Numeric Achievement in 10 years |
|--|---|--|--------------------------|----------------------------------|--------------------------------|---------------------------------|
| 1. Create new PH beds for chronically homeless persons. | 24 New beds to be created through implementation of S+C | Stacey Keppen, Reading Housing Authority | 34 | 65 total, 31 new | 123 total, 58 new | 198 total, 75 new |
| | 7 New beds to be created through implementation of SHP by BCC for chronically homeless persons | Fran Malley, Berks Counseling Center | | | | |
| | Apply for new beds in 2007 app for Salvation Army | Bruce Livingston, Salvation Army | | | | |
| 2. Increase percentage of homeless persons staying in PH over 6 months to at least 71%. | Increase retention in Permanent Supportive Housing at Franklin St. by improving housing conditions | Gloria Corkle, Berks Counseling Center | 67.57 % | 71% | 71% | 71% |
| | Develop case management training for PH case managers to improve client success rate. | Felix Rodriguez, EDI (chair social services committee) | | | | |
| 3. Increase percentage of homeless persons moving from TH to PH to at least 61.5%. | Continue success rate at EDI through continued case management and building sobriety skills | David Reyher, EDI | 81.16 % | 81% | 81% | 81% |
| | Continue success rate at BCC Perkiomen through continued case management and building sobriety skills | Gloria Corkle, BCC | | | | |
| | Continue success rate at YMCA through continued case management and building sobriety skills | Kim Miller, YMCA | | | | |
| 4. Increase percentage of homeless | Continue success at placing persons in employment at BCC, EDI and BCC's SSO at Emergency Shelter. | Gloria Corkle, Berks Counseling Center | 43.7% | 44% | 45% | 45% |

| | | | | | | |
|--|--|---|--------------------|------------------|-------------------|-------------------|
| persons employed at exit to at least 18%. | Use case management and job skills development to help clients work toward employment. | Gloria Corkle, Berks Counseling Center | | | | |
| | Network with employers to expand employment opportunities | Felix Rodriguez, EDI | | | | |
| 5. Ensure that the CoC has a functional HMIS system. | Continue to provide support to United Way User's Group with HMIS implementation technical assistance | Krisann Selbest, YMCA | 74.3% Bed Coverage | 85% Bed Coverage | 100% Bed Coverage | 100% Bed Coverage |
| | Expand HMIS to include 50 beds at Hope Rescue Mission | Kay Metroitt, Salvation Army | | | | |
| | Work with state committee to allow DV beds to upload data while protecting identities | Mary Kay Bernosky, BWIC | | | | |
| | Expand permanent housing choice by facilitating creation of new rental units. | Jay Worrell, Permanent housing committee (Habitat for Humanity) | | | | |

3. Homelessness Prevention

Homeless prevention is based on working with mainstream resources to stop the flow of people to homelessness. The Continuum of Care application identified one implementation strategy that would significantly decrease the homeless population.

| | | | | | |
|---|---|------------|---|-----------------|-----------------|
| Prevent homelessness through discharge planning | Support efforts of BCPS to provide housing for persons leaving County prison and court diversion programs | Scott Rehr | Implement Community Corrections Strategy; 120 individuals | 120 individuals | 120 individuals |
|---|---|------------|---|-----------------|-----------------|

The Plan to End Homelessness identified systems prevention strategies to pursue over the longer term:

- Work with Berks County Prison officials to develop adequate facilities for on-site community involvement
- Coordinate activities of County Prison, County Parole office, State Parole office and community providers
- Provide post-release housing assistance and information to prisoners re-entering community.
- Work with State mental health officials on community re-integration programs and funding.
- Coordinate planning with local hospitals on discharge planning for homeless persons
- Encourage youth in foster care to take advantage of transitional and preparatory programs that prevent homelessness.

4. Institutional Structure

Working together to achieve common ends brought the Coalition members together initially and is still a driving force behind Coalition activities. The recognition that no one agency could address the problem of homelessness was the impetus behind formation of the Berks Homeless Coalition in 1995. It began with only a dozen or so members, most of whom represented the organizations that sheltered homeless people.

About this same time, the U.S. Department of Housing and Urban Development (HUD) announced that funding from the Supportive Housing Program (SHP) would only be granted to those communities that demonstrated a continuum of services existed to move people from homelessness to independent living. This Continuum of Care as it came to be called, required local SHP recipients to work together to identify gaps and impediments in the services system that prevented persons who were homeless from gaining economic independence. In 1997, the Coalition took on this function.

The Coalition gained strength when members adopted a new direction. In 2004, the agenda of the Coalition moved from addressing the immediate needs of the homeless to understanding the root causes and ending homelessness. The Berks Homeless Coalition took a new name from its new direction and was renamed the Berks Coalition to End Homelessness (BCEH). The new name reflects the adoption of the mission statement which calls for an end to homelessness.

The Coalition is a group of representatives of community and government agencies, and other concerned citizens whose goal it is to develop a strategy to coordinate efforts to end homelessness.

The Coalition is organized in a number of committees to implement the goals as outlined in the plan.

5. Discharge Coordination Policy—

Exhibit 1 of the 2007 Continuum of Care application provided a snap shot of the state of the discharge planning efforts in Berks County.

Foster Care:

Formal Protocol Finalized -

Berks County Department of Children and Youth Services (CYS) provides transitional living services for youth in foster care and those in out-of-county placement foster care returning to Berks County. Youth are to be screened for risk of becoming homeless and extended care provided until they are able to support themselves. Youth are not discharged to homeless shelters or facilities. CoC and CYS have implemented this policy that is understood and agreed upon by both parties.

Health Care:

Reading and St. Joseph's Hospitals are the primary health institutions in the county. No protocol has been finalized. We are working with the hospitals to identify homeless individuals and to find appropriate housing placement.

Mental Health:

Persons hospitalized locally and at the state facility in Wernersville receive discharge planning from the Berks County Office of Mental Health and Retardation. Community treatment and housing assistance are provided to ensure a safe return to the community. Persons are not returned to the community through the homeless shelters or housing facilities supported by McKinney funds. The CoC and institutions providing treatment have agreed to and understand this protocol.

Corrections:

Berks Connections/Pre-Trial Services, in cooperation with Berks County MH/MR, the Council on Chemical Abuse and the Berks County prison, provides discharge planning and screening. Persons with mental health and substance abuse problems will receive services from community providers before release with a plan for continued treatment after release. Integrating community services in the prison provides continuity and connectivity that follows inmates back into the community which results in a reduction in relapse, re-incarceration and homelessness. Persons returning to the community are not discharged to beds supported by McKinney funds. The CoC agencies and Berks Co. Prison have agreed to and understand this protocol.

Emergency Shelter Grants (ESG)

(States only) Describe the process for awarding grants to State recipients, and a description of how the allocation will be made available to units of local government.

5 Year Strategic Plan ESG response: n/a

COMMUNITY DEVELOPMENT

Community Development (91.215 (e))

*Please also refer to the Community Development Table in the Needs.xls workbook

1. Identify the jurisdiction's priority non-housing community development needs eligible for assistance by CDBG eligibility category specified in the Community Development Needs Table (formerly Table 2B), – i.e., public facilities, public improvements, public services and economic development.
2. Describe the basis for assigning the priority given to each category of priority needs.
3. Identify any obstacles to meeting underserved needs.
4. Identify specific long-term and short-term community development objectives (including economic development activities that create jobs), developed in accordance with the statutory goals described in section 24 CFR 91.1 and the primary objective of the CDBG program to provide decent housing and a suitable living environment and expand economic opportunities, principally for low- and moderate-income persons.

NOTE: Each specific objective developed to address a priority need, must be identified by number and contain proposed accomplishments, the time period (i.e., one, two, three, or more years), and annual program year numeric goals the jurisdiction hopes to achieve in quantitative terms, or in other measurable terms as identified and defined by the jurisdiction.

5 Year Strategic Plan Community Development response:

The two primary objectives developed by HUD to be addressed in the Community Development sections are:

- Creating Suitable Living Environments
- Creating Economic Opportunities

Each objective will have either of the following outcomes:

- Improve Availability/Accessibility
- Improve Sustainability

1. Identification of Non-Housing Community Development Needs

Owing to the diverse nature of Berks County communities, the non-housing community development needs within the County are varied and disparate, but there are some common elements. There are needs for public infrastructure reconstruction and public facility improvements in much of the County. There are significant Social Service needs must continue to be addressed. In Reading, the Community Development needs are similar. Infrastructure and facility rehabilitation is critical. There is also a need to expand and develop new and existing facilities.

There are specific needs within communities, including the City, such as downtown revitalization, sewer system improvements, flood protection, and roadway and sidewalk improvements.

The non-housing community development priorities for 2009-2013 are:

Assistance will be provided to local municipalities to address:

- Public Facilities and Infrastructure
- Downtown revitalization
- Clearance and Demolition
- Sanitary sewer improvements
- Stormwater collection improvements
- Water improvements
- Sidewalk improvements, including handicap accessibility
- Street improvements
- Rail improvements

Economic Development

- Business assistance to create and retain jobs
- Development of Industrial and Commercial sites
- Façade improvements/downtown revitalization

Public Services

- Crime Prevention
- Youth programs
- Eldercare needs
- Homeless services

These priorities are those the County and participating municipalities expect to address during the next five years using resources from the Community Development Block Grant program as well as other resources as available.

2. Basis for Assigning Priority

Priorities for community development were established from citizen input and a variety of consultations, meetings and input from county and local officials. While priorities can be generally established for the overall program, individual communities may have specific projects and programs identified as critical only to them. The priority list serves as a general guide to decision-making, not a rule. A multitude of factors determine the funding of individual projects including readiness and number/concentration of low/moderate person served. The priority identification plays an important but not absolute role in project selection.

Highest Priority activities include eligible CDBG projects that will create an impact on the community. Projects that stimulate the redevelopment of the community, enhance the quality of life and expand housing choice will be considered high priority.

Medium Priority activities are those projects that are meet critical local municipal needs for infrastructure and community services.

Low Priority is given to eligible activities that meet local needs but are deemed to have little impact on the quality of life of the community.

Most infrastructure and public facility projects will be constructed in eligible areas of low mod concentration.

3. Obstacles to Meeting Underserved Needs

The principle obstacle to meet underserved needs is financial. The allocation of federal funds, while significant, is well below levels required to meet the needs of the region's low/moderate income households and communities.

4. Short-term & Long-term Community Development Objectives

The following charts, HUD Table 2-B, identifies potential CDBG funded Community Development activities and the priority assigned. High priority activities will be funded, medium priority activities will be addressed if funds permit and low priority activities will not be funded. Planning and program administration activities are not included in the chart.

Table 33
Public Facilities and Infrastructure County

| Housing and Community Development Activities | | BERKS Co | | | | City of Reading | | | |
|---|---|-------------------|-------|---------|-----|-------------------|-------|---------|-----|
| | | Priority (H,M, L) | Needs | Current | Gap | Priority (H,M, L) | Needs | Current | Gap |
| 01 Acquisition of Real Property 570.201(a) | | | | | | | | | |
| 02 Disposition 570.201(b) | | | | | | | | | |
| Public Facilities and Improvements | 03 Public Facilities and Improvements (General) 570.201(c) | | | | | | | | |
| | 03A Senior Centers 570.201(c) | M | | | | H | | | |
| | 03B Handicapped Centers 570.201(c) | L | | | | N | | | |
| | 03C Homeless Facilities (not operating costs) 570.201(c) | N | | | | H | | | |
| | 03D Youth Centers 570.201(c) | N | | | | N | | | |
| | 03E Neighborhood Facilities 570.201(c) | N | | | | H | | | |
| | 03F Parks, Recreational Facilities 570.201(c) | H | | | | H | | | |
| | 03G Parking Facilities 570.201(c) | M | | | | H | | | |
| | 03H Solid Waste Disposal Improvements 570.201(c) | N | | | | N | | | |
| | 03I Flood Drain Improvements 570.201(c) | M | | | | N | | | |
| | 03J Water/Sewer Improvements 570.201(c) | H | | | | H | | | |
| | 03K Street Improvements 570.201(c) | H | | | | H | | | |
| | 03L Sidewalks 570.201(c) | M | | | | H | | | |
| | 03M Child Care Centers 570.201(c) | L | | | | N | | | |
| | 03N Tree Planting 570.201(c) | | | | | M | | | |
| | 03O Fire Stations/Equipment 570.201(c) | H | | | | H | | | |
| | 03P Health Facilities 570.201(c) | L | | | | N | | | |
| | 03Q Abused and Neglected Children Facilities 570.201(c) | | | | | N | | | |
| | 03R Asbestos Removal 570.201(c) | | | | | H | | | |
| | 03S Facilities for AIDS Patients (not operating costs) 570.201(c) | N | | | | N | | | |
| | 03T Operating Costs of Homeless/AIDS Patients Programs | H | | | | H | | | |
| 04 Clearance and Demolition 570.201(d) | | H | | | | H | | | |
| 04A Clean-up of Contaminated Sites 570.201(d) | | H | | | | H | | | |

| | | | | | | | | | |
|-----------------|---|---|--|--|--|---|--|--|--|
| Public Services | 05 Public Services (General) 570.201(e) | N | | | | H | | | |
| | 05A Senior Services 570.201(e) | N | | | | N | | | |
| | 05B Handicapped Services 570.201(e) | L | | | | N | | | |
| | 05C Legal Services 570.201(E) | N | | | | N | | | |
| | 05D Youth Services 570.201(e) | M | | | | M | | | |
| | 05E Transportation Services 570.201(e) | N | | | | N | | | |
| | 05F Substance Abuse Services 570.201(e) | L | | | | M | | | |
| | 05G Battered and Abused Spouses 570.201(e) | M | | | | M | | | |
| | 05H Employment Training 570.201(e) | M | | | | N | | | |
| | 05I Crime Awareness 570.201(e) | N | | | | H | | | |
| | 05J Fair Housing Activities (if CDBG, then subject to 570.201(e)) | N | | | | N | | | |
| | 05K Tenant/Landlord Counseling 570.201(e) | M | | | | M | | | |
| | 05L Child Care Services 570.201(e) | L | | | | M | | | |
| | 05M Health Services 570.201(e) | N | | | | N | | | |
| | 05N Abused and Neglected Children 570.201(e) | N | | | | N | | | |
| | 05O Mental Health Services 570.201(e) | M | | | | M | | | |
| | 05P Screening for Lead-Based Paint/Lead Hazards Poison 570.201(e) | N | | | | M | | | |
| | 05Q Subsistence Payments 570.204 | N | | | | N | | | |
| | 05R Homeownership Assistance (not direct) 570.204 | N | | | | N | | | |
| | 05S Rental Housing Subsidies (if HOME, not part of 5% 570.204 | H | | | | N | | | |
| | 05T Security Deposits (if HOME, not part of 5% Admin c | H | | | | N | | | |
| | 06 Interim Assistance 570.201(f) | N | | | | H | | | |
| | 07 Urban Renewal Completion 570.201(h) | N | | | | N | | | |
| | 08 Relocation 570.201(i) | N | | | | N | | | |
| | 09 Loss of Rental Income 570.201(j) | N | | | | N | | | |
| | 10 Removal of Architectural Barriers 570.201(k) | H | | | | H | | | |
| | 11 Privately Owned Utilities 570.201(l) | N | | | | N | | | |
| | 15 Code Enforcement 570.202(c) | N | | | | H | | | |
| | 16A Residential Historic Preservation 570.202(d) | L | | | | M | | | |
| | 16B Non-Residential Historic Preservation 570.202(d) | L | | | | M | | | |
| | 17A CI Land Acquisition/Disposition 570.203(a) | N | | | | N | | | |
| | 17B CI Infrastructure Development 570.203(a) | H | | | | M | | | |
| | 17C CI Building Acquisition, Construction, Rehabilitat 570.203(a) | L | | | | N | | | |
| | 17D Other Commercial/Industrial Improvements 570.203(a) | M | | | | M | | | |
| | 18A ED Direct Financial Assistance to For-Profits 570.203(b) | L | | | | M | | | |
| | 18B ED Technical Assistance 570.203(b) | L | | | | N | | | |
| | 18C Micro-Enterprise Assistance | L | | | | M | | | |
| | 20 Planning 570.205 | M | | | | M | | | |
| | 21A General Program Administration 570.206 | H | | | | H | | | |
| | 21B Indirect Costs 570.206 | N | | | | N | | | |
| | 21D Fair Housing Activities (subject to 20% Admin cap) 570.206 | M | | | | H | | | |
| | 21E Submissions or Applications for Federal Programs 570.206 | H | | | | H | | | |
| Totals | | | | | | | | | |

Economic Development

The focus of economic development activities will be downtown revitalization and assistance to employers providing living wages and appropriate benefits. As indicated in the table above, to varying degrees, both the County and the City have medium to high priority on some economic development activities. The County separately funds an economic development director whose role is to encourage development of business and jobs in the County. The City relies on a number of non-profit agencies and the Redevelopment Authority to accomplish the same tasks. Support will be made available from federal grant funds when needed to support projects of local significance.

Antipoverty Strategy (91.215 (h))

1. Describe the jurisdiction's goals, programs, and policies for reducing the number of poverty level families (as defined by the Office of Management and Budget and revised annually). In consultation with other appropriate public and private agencies, (i.e. TANF agency) state how the jurisdiction's goals, programs, and policies for producing and preserving affordable housing set forth in the housing component of the strategic plan will be coordinated with other programs and services for which the jurisdiction is responsible.
2. Identify the extent to which this strategy will reduce (or assist in reducing) the number of poverty level families, taking into consideration factors over which the jurisdiction has control.

5 Year Strategic Plan Antipoverty Strategy response:

Poverty is a function of income, which is related to education, job training and employment. Berks County and the City of Reading remain committed to addressing the needs of its citizens who live at or below the poverty level. It is also recognized that the presence of poverty and the related social and economic problems are a destabilizing element in some communities.

The number and concentration of households below the poverty level is indicated by Figure 2. The majority of households are centered around the City of Reading and adjacent townships and boroughs.

A number of different County agencies serve the population below the poverty line. Among them are the County Office of Aging, Children and Youth Services, Community Service, Domestic Relations, Employment and Training Office and Mental Health and Mental Retardation Office. These agencies in turn have many affiliations with private non-profit services who also serve the persons with incomes below the poverty line. A catalogue of activities of these agencies seems beyond the scope of this document. Their collective efforts, however, constitute the County's anti-poverty strategy.

The City and County believe that the housing priorities which emphasize priority for very low households, development of a transitional housing arrangements and the development of programs like family self-sufficiency which link housing and social services will assist in reducing the number of households with incomes below the poverty line.

Low Income Housing Tax Credit (LIHTC) Coordination (91.315 (k))

1. (States only) Describe the strategy to coordinate the Low-income Housing Tax Credit (LIHTC) with the development of housing that is affordable to low- and moderate-income families.

5 Year Strategic Plan LIHTC Coordination response: N/A

NON-HOMELESS SPECIAL NEEDS

Specific Special Needs Objectives (91.215)

1. Describe the priorities and specific objectives the jurisdiction hopes to achieve over a specified time period.
2. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

5 Year Non-homeless Special Needs Analysis response:

1. Priorities and Objectives:

The over-arching goal established for Special Needs is:

Housing facilities — Assist private, non-profit developers leverage other public and private funding to develop permanent supportive housing

During the next five years, the County and the City will work with agencies to develop housing for lower income families and individuals, including persons with special needs.

As described in that Needs Assessment, there exists the need to develop permanent supportive housing for persons with special needs. The need for supportive housing for the psychologically and mentally disabled people was stressed during the consultation participation process. Persons with mental illness are disproportionately represented among persons who are homeless.

2. Resources

The County has established as a priority objective to create new permanent supportive housing for persons who are mental ill. A Healthchoice Reinvestment Plan has been developed that will allow the county to spend up to \$3 million on services and housing for people who are healthchoices eligible with a mental disability or chemical dependency. New housing units,

rental assistance, emergency housing, services and education are planned. These funds will be available over the next 5 years.

Non-homeless Special Needs (91.205 (d) and 91.210 (d)) Analysis (including HOPWA)

*Please also refer to the Non-homeless Special Needs Table in the Needs.xls workbook.

1. Estimate, to the extent practicable, the number of persons in various subpopulations that are not homeless but may require housing or supportive services, including the elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction, victims of domestic violence, and any other categories the jurisdiction may specify and describe their supportive housing needs. The jurisdiction can use the Non-Homeless Special Needs Table (formerly Table 1B) of their Consolidated Plan to help identify these needs.
*Note: HOPWA recipients must identify the size and characteristics of the population with HIV/AIDS and their families that will be served in the metropolitan area.
2. Identify the priority housing and supportive service needs of persons who are not homeless but may or may not require supportive housing, i.e., elderly, frail elderly, persons with disabilities (mental, physical, developmental, persons with HIV/AIDS and their families), persons with alcohol or other drug addiction by using the Non-homeless Special Needs Table.
3. Describe the basis for assigning the priority given to each category of priority needs.
4. Identify any obstacles to meeting underserved needs.
5. To the extent information is available, describe the facilities and services that assist persons who are not homeless but require supportive housing, and programs for ensuring that persons returning from mental and physical health institutions receive appropriate supportive housing.
6. If the jurisdiction plans to use HOME or other tenant based rental assistance to assist one or more of these subpopulations, it must justify the need for such assistance in the plan.

5 Year Non-homeless Special Needs Analysis response:

1. Estimate of Subpopulations needing supportive housing

Persons with special needs include the Frail Elderly, Persons with Disabilities, Persons with Mental Illness, Persons with Mental Retardation, Persons with Substance Abuse problems and Persons with HIV/AIDS. The portion of the population requiring special housing options has not been quantified. Many persons with such special needs also have very low incomes. Therefore, their needs may have already been taken into account in estimating the needs of persons with very low incomes. However, for some people, supportive housing – housing with supportive services – is needed as they are unable to undertake the Activities of Daily Living

(ADL) without assistance. When family is not available and in-home care is not sufficient, different housing options are needed.

An estimate of the populations of special needs persons was provided in Housing Needs section of this report. Given the limitations on the data, it is not possible to estimate the housing needs, nor the supportive housing needs of these diverse populations.

2. Priority by subpopulation

Table 34

Special Need Subpopulations

| Non-Homeless Special Needs Including HOPWA | | Priority | Needs | Currently Available | GAP |
|---|--|-----------------|--------------|----------------------------|------------|
| Housing Needed | 52. Elderly | | 0 | 0 | 0 |
| | 53. Frail Elderly | | 0 | 0 | 0 |
| | 54. Persons w/ Severe Mental Illness | | 0 | 0 | 0 |
| | 55. Developmentally Disabled | | 0 | 0 | 0 |
| | 56. Physically Disabled | | 0 | 0 | 0 |
| | 57. Alcohol/Other Drug Addicted | | 0 | 0 | 0 |
| | 58. Persons w/ HIV/AIDS & their families | | 0 | 0 | 0 |
| | 59. Public Housing Residents | | 0 | 0 | 0 |
| | Total | | 0 | 0 | 0 |
| Supportive Services Needed | 60. Elderly | | 0 | 0 | 0 |
| | 61. Frail Elderly | | 0 | 0 | 0 |
| | 62. Persons w/ Severe Mental Illness | | 0 | 0 | 0 |
| | 63. Developmentally Disabled | | 0 | 0 | 0 |
| | 64. Physically Disabled | | 0 | 0 | 0 |
| | 65. Alcohol/Other Drug Addicted | | 0 | 0 | 0 |
| | 66. Persons w/ HIV/AIDS & their families | | 0 | 0 | 0 |
| | 67. Public Housing Residents | | 0 | 0 | 0 |
| | Total | | 0 | 0 | 0 |

3. Basis for Assigning Priority

4. Obstacles to meeting underserved needs

The lack of funding for supportive housing remains the largest obstacle to meeting the needs of special needs subpopulations. The Commonwealth of Pennsylvania does not provide Medicaid waivers for personal care homes. This creates another obstacle in terms of affordability for the elderly and disabled that are unable to live independently but not medically in need of nursing home care.

5. Facilities and services

In Berks County and the City of Reading, housing options exist but on a limited basis. For persons in Berks County, there are:

- Personal Care Boarding Homes/Assisted Living Facilities: Facilities that provide Assistance with Daily Living Skills, serves older adults and adults with mental illness.
- Nursing Homes: Facilities that provide medical attention as well as ADL, also generally elderly clientele but also those with severe physical disabilities and mental incapacitation

The county consumers of mental health services reside in a number of different settings. The table below was compiled as part of the Health Choices Plan and shows the current housing capacity in Berks county for persons with mental health needs.

Table 35
Current Housing Capacity for Persons with Mental Health Needs in Berks County

| A. | B. | C. | D. | E. | F. | G. | H. | I. |
|---|------------------------------|----------------------------|-------------------------|--------------|--------------------------------|---|-----------------|------------------------|
| Housing Name | Type of Housing | Owner/ Manager of Property | Service Provider Name | Target Group | Capacity: Units; Slots; People | Services Funding | Housing Funding | Additional Information |
| | CRR – GH | Threshold (TRS) | TRS | MH | 8 | MH Base | MH Base | |
| | CRR – Apts | TRS | TRS | MH | 20 | MH Base | MH Base | |
| Fast Track | Permanent Supportive Housing | Various | SAM, Inc | MH | 35 | MH Base | County HOME | |
| Next Step | Permanent Supportive Housing | Various | Various | PWD | 30 | Various | County HOME | |
| Flex Funding | Permanent Supportive Housing | Various | SAM, Inc. | MISA | 36 | MH base | Reinvestment | |
| S. 5 th Street | Permanent Supportive Housing | Berks Counseling Center | Berks Counseling Center | MISA HM | 24 | McKinney Supportive Housing Program (SHP) | McKinney | |
| S. 10 th Street | Permanent Supportive Housing | Berks Counseling Center | Berks Counseling Center | MISA HM | 12 | McKinney | McKinney | |
| 1135 Franklin St. | Permanent Supportive Housing | Berks Counseling Center | Berks Counseling Center | MISA HM | 24 | McKinney | McKinney | |
| Protecting your Family After-Care Permanent Housing | Permanent Supportive Housing | Salvation Army | Salvation Army | PWD HM | 47 | McKinney | McKinney | |
| New Beginnings I | Permanent Supportive Housing | Opportunity House | Opportunity House | MISA HM | 8 | McKinney | McKinney | |
| 2 nd Floor | Permanent Supportive Housing | Opportunity House | Opportunity House | MISA HM | 8 | McKinney | McKinney | |

| | | | | | | | | |
|-------------------|--------------------------------|----------------------|----------------------|---------|-----|----------|----------|--|
| New Beginnings II | Permanent Supportive Housing | Opportunity House | Opportunity House | MISA HM | 22 | McKinney | McKinney | |
| Permanent Housing | Permanent Supportive Housing | Easy Does It | Easy Does It | SA HM | 30 | McKinney | McKinney | |
| | Permanent Supportive Housing | TRS; SCFF | TRS; SCFF | MH/MR | 150 | MH Base | MH Base | |
| | CHIPP (hospital reintegration) | TRS, SCFF, PT, Redco | TRS, SCFF, PT, Redco | MH | 50 | CHIPP | CHIPP | |

Source: Berks County MH/MR Health Choices Reinvestment Plan, 2008

Codes:

Type of Housing: PSH, PSH/SRO, CRR, CRR-Group Home, CRR-APT, LTSR, Fairweather Lodge, Supportive Housing has not been a defined “funding” category by OMHSAS; however, PSH (Permanent Supportive Housing) is defined on page 7.

Target Group: MISA = Mental Illness/Substance Abuse; MH= Mental Health; PwD = People with Disabilities (not targeted to specific disability subpopulation); PhysDis = Physical Disabilities; Youth; Eld = Elders; Fam = Family; DV = Domestic Violence; HM = Homeless (More than one code can be used per property), SA = Substance abuse

Services Funding: Medicaid by type, McKinney, Base funding, CHIPPs

Housing Funding: HUD202; HUD811; HUD McKinney; Section 8 PBA, PHFA; County/ County, CDBG, Section 236, Health Choices Reinvestment

*Denotes CHIPP Funding –Community Hospital Integration Projects Program, keyed to number of beds closed at state hospitals

Berks County and City of Reading, Pennsylvania

The Berks County Mental Health-Mental Retardation Office, HealthChoices plan provides a three-fold approach to housing using \$3 million in resources: The first part is to provide resources to assist consumers in obtaining housing. Funds will be used to staff a clearinghouse of information and referral. This clearinghouse will be located at SAM, Inc., (Service Access and Management). SAM provides administrative support for the County's MH/MR Program and is familiar with all aspects of consumer support. A 24-hour hotline will be available for tenants and landlords requiring immediate assistance.

Through the clearinghouse, a Housing Coordinator will work with the target population to locate safe, affordable housing in the community, identify which housing programs the individual might qualify for and assist them in completing the necessary application process. The Housing Coordinator would also be required to establish and maintain positive relationships with local landlords who would be willing to commit to participating in a TBRA/Section 8 program. The Housing Coordinator will administer subcontracts with organizations that provide additional services. One such service will be to provide tenant/landlord education programs to encourage good relationships. An RFP will be used to select an organization that is interested in providing these services. Further, an RFP may be used to create housing opportunities through Master Leasing. If one or more organizations are interested in providing tenant support and can work with a property owner to lease units, then project-based support will be provided for that use. A budget of \$400,000 over 5 years has been allocated to provide 22 units per year through Master Leasing.

Funds will also be used for Supported Living services. We recognize that assisting consumers maintain housing is as essential as providing housing. "Wrap-around" services, referral to services and personal financial management will be integrated into the housing program. Consumers that are assisted with housing will be evaluated for service needs and provided appropriate services.

The second part is to provide immediate housing options to our consumers. Funds will be allocated to provide short-term housing supports such as utility connections, first month's rent and rent subsidy for up to 3 months (Housing Contingency Fund). It is expected to assist 25 to 50 consumers each year with a budget of \$250,000 over 5 years. Funding will also be made available for on-going rent subsidy for needy consumers. It is expected to assist 67 consumers each year with a budget of \$1,225,000 over 5 years.

The third part of the program will be to expand the supply of housing. Working with the Berks County Redevelopment Authority and the Office of Community Development, a Housing Development Fund will be created to support the development of Permanent Supportive Housing units integrated into local housing developments. An RFP will be sent out in the Spring, 2008 offering a variety of funding options for developers wishing to create new affordable housing in Berks County. It is expected that a 30-year level of affordability will be secured from developers in exchange for between \$50,000-\$60,000 of capital for each unit being formally set aside. The Berks County and Reading Housing Authorities have committed to providing project-based vouchers should the need arise. Where necessary, the capital contribution will be combined with operating subsidies and rental assistance to achieve the goal of producing units dedicated to MH and D&A consumers. The budget of \$1,500,000 will support the development of 30 to 35 units over the five years.

6. HOME TBRA

Berks County uses HOME funds to prevent homelessness and address the housing needs of persons who receive services from MH/MR. The Tenant Based Rental Assistance Program, called Next Step, provides rent payments for up to two years and is administered by Service Access Management, inc., the County's MH/MR provider agency.

Housing Opportunities for People with AIDS (HOPWA)

5 Year Strategic Plan HOPWA response: N/A

Specific HOPWA Objectives

1. Describe how Federal, State, and local public and private sector resources that are reasonably expected to be available will be used to address identified needs for the period covered by the strategic plan.

5 Year Specific HOPWA Objectives response: N/A

OTHER NARRATIVE

Include any Strategic Plan information that was not covered by a narrative in any other section.